

Summary Plan Description

Health and Welfare Benefits



Kenyon College



Steelworkers Health and Welfare Fund

April, 2022

Dear Participant:

The Board of Trustees of the Steelworkers Health and Welfare Fund (the "Fund") is pleased to provide you with this Summary Plan Description which summarizes the terms and conditions of the benefits provided from the Fund for which you are or may become eligible as a represented Employee or pre-Medicare Retiree under the collective bargaining agreement between the United Electrical, Radio and Machine Workers of America ("UE") on behalf of Local UE 712 (the "Union") and Kenyon College (the "Employer"). Kenyon College began participation in the Fund on behalf of these Employees effective August 1, 2003.

This letter, which is referred to as the Fund Letter in the Summary Plan Description, provides additional information about the specific benefits provided to you by the Fund in accordance with the collective bargaining agreement. Because this Fund Letter is designed specifically for benefits provided under the collective bargaining agreement, it may contain information that is different in some respects from the more general terms of the Summary Plan Description. For this reason, it is important that you read carefully and understand all of the information in this Fund Letter. ***To the extent that any information in this Fund Letter is inconsistent with the information in the Summary Plan Description, the information in this Fund Letter – not the Summary Plan Description – will apply.***

Types of Benefits

You are, or may become eligible for the following benefits from the Fund:

- Medical Benefits
- Prescription Drug Benefits
- Short Term Disability

Effective Date of Coverage

As an Employee, you and your covered Dependents, including your spouse, will generally become eligible for benefits on the first day of employment as described in the collective bargaining agreement, provided the required contributions to the Fund are made on your behalf. Part-time employees working less than one thousand (1,000) hours annually are not eligible for benefits. The Summary Plan Description may set forth additional eligibility requirements with respect to specific benefits. Please refer to the Summary Plan Description for additional requirements.

Termination of Coverage

Your coverage will terminate in accordance with the rules described in Section I of the Summary Plan Description. In addition, the following rules, as outlined in the collective bargaining agreement, apply:

- Termination of Employment: Coverage terminates on the last day of the month of the termination date.
- Retirement:
 - An employee retiring at age 59½ may continue to participate in the plan at the same contribution rate as an active employee provided the employee has at least fifteen (15) years of service and the employee is currently enrolled in the plan. Employees who retire between the age of 62 and 65 may continue in the plan at the same contribution cost as an active employee provided the employee has at least ten (10) years of service and the employee is currently enrolled in the plan.
 - Employees who retire at the age of 65 or older or employees who retired early under the terms described above and reach age 65 will be transferred to the Steelworker's Medicare Supplement Plan. Kenyon College will contribute the same dollar amount towards the post-65 retiree's coverage under the Steelworker's health plan that it contributes to eligible retirees of the same age who retired prior to July 1, 2007 and participate on the College's post-65 Medicare supplement plan with Emeriti/Aetna.
- Layoff: Coverage terminates the last day of the month of the layoff date.
- Disability: Coverage continues the same as active or retiree coverage.
- Other Separation of Employment: Coverage terminates on the last day of the month of separation from employment.

Patient Protection and Affordable Care Act

As permitted by the Affordable Care Act, this plan is a “grandfathered” plan. Grandfathered plans are able to preserve certain basic health coverage that was in effect prior to the date the law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, the grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

You will be notified if your plan is no longer considered to be grandfathered.

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SECTION I: GENERAL INFORMATION

INTRODUCTION

This booklet, along with the accompanying Fund Letter identifying the particular benefits available to your group and other special rules, describes the benefits that are available to you as a Participant in the Steelworkers Health and Welfare Fund (the “Fund”), and the conditions under which the benefits are available. Please read this booklet carefully so you will understand your coverage. If you have questions about this booklet, or any other questions about the Fund (other than questions about a specific benefit or a specific claim), please contact the Steelworkers Health and Welfare Fund Administrative Office, Five Gateway Center, Fifth Floor, Pittsburgh, Pennsylvania 15222-1219 (“Fund Office”). You may also call the Fund Office toll-free at 1-888-296-7493 for assistance. Office hours are 8:00 am to 5:00 pm Eastern Time, Monday through Friday. At other times, you may leave a message and your call will be returned as soon as possible. If you have questions about a particular benefit or an outstanding claim, you should contact the benefit provider directly at the toll-free number listed on your identification card.

This booklet is intended only to provide a summary of your benefits. The terms and conditions of the benefits available from the Fund are more fully discussed in the document called the *Steelworkers Health and Welfare Plan* (the “Plan”). Please contact the Fund Office if you would like a copy of the Plan. If there are any contradictions between this booklet and the Plan, the terms of the Plan will govern.

The Fund was established in 1944. Its purpose is to provide health and other benefits to individuals employed under a collective bargaining agreement between the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union (“USW”) (the “Union”) or other participating union and a participating Employer. The Fund is managed by a Board of Trustees.

All contributions to the Fund are made by the Employers (or covered individuals) in accordance with the provisions of a collective bargaining agreement (or other written agreement with the Fund) that require periodic contributions to the Fund.

The Fund Office will provide you, upon written request, with information as to whether a particular Employer is contributing to this Fund on behalf of Employees working under collective bargaining agreements and, at reasonable cost, a copy of any collective bargaining agreement authorizing contributions to the Fund. A complete list of the employers contributing to the Fund may be obtained upon written request to the Fund Office.

Benefits are provided from the Fund’s assets, which are held in trust (along with their earnings) for the purpose of providing benefits to covered individuals and defraying reasonable administrative expenses. Benefits may be paid either directly by the Fund from trust assets or by an entity with whom the Fund has a contract to provide benefits, such as an insurance carrier.

What benefits are available from the Fund?

The Fund provides the following benefits:

- Medical Benefits
- Prescription Drug Benefits
- Dental Benefits
- Vision Benefits
- Death Benefits
- Accidental Death and Dismemberment Benefits
- Short Term Disability Benefits

Not all Participants are eligible for all of the benefits offered. The Fund Letter accompanying this booklet lists the benefits for which you are or may become eligible.

Whom do I contact with questions about benefits?

The identification card that you receive for Medical (including Prescription Drug), Dental and/or Vision Benefits includes a toll-free phone number and an address for questions about that benefit, including whether a particular service is covered, and questions about the status of your claim. You should contact the Fund Office or the insurance company for questions about Death, Accidental Death and Dismemberment and Short-Term Disability Benefits claims. For general questions about the Fund, or if you are having problems getting a satisfactory answer to your question about a benefit, please contact the Fund Office.

KEY TERMS

The meaning of some of the terms used most frequently throughout this booklet is explained below:

Benefit

A Benefit is one of the benefits offered by the Fund. The benefits for which you are or may become eligible are listed in the Fund Letter accompanying this booklet.

Board of Trustees

The Board of Trustees is the group of individuals appointed to manage the operation and administration of the Fund.

Claims Administrator

The Claims Administrator is the entity responsible for claims processing and payment.

Dependent

Dependents include the following persons:

- your spouse;
- your children who are under age 26;
- your unmarried children who are age 26 or older and incapable of self-support as the result of physical or mental incapacity that existed before he or she reached age 26, and who is wholly dependent upon you for support.

The term “children” includes any birthchild, stepchild, legally adopted child or child placed for adoption with you, and a child for whom you have been appointed legal guardian.

Employee

An Employee is an employee or former employee of an Employer who works or worked in a job classification covered by a collective bargaining agreement requiring contributions to be made to the Fund, or who works in a position set forth in some other written agreement accepted by the Board of Trustees.

Employer

An Employer is an employer that is or was a party to a collective bargaining agreement, or other written agreement accepted by the Board of Trustees, that requires contributions to be made to the Fund on behalf of its Employees.

ERISA

ERISA is the Employee Retirement Income Security Act of 1974, as amended, a federal law that governs the operation of the Fund.

Fund

The Fund is the Steelworkers Health and Welfare Fund.

Fund Letter

The Fund Letter is the letter from the Fund that accompanies this booklet and that identifies the particular benefits available to your group and other special rules for your group that are not reflected in this more general booklet.

Fund Office

The Fund Office is the Steelworkers Health and Welfare Fund Administrative Office, Five Gateway Center, Fifth Floor, Pittsburgh, Pennsylvania 15222-1219. The Board of Trustees has delegated the day-to-day administrative duties to persons who work in the Fund Office.

Group Insurance Policy

The Group Insurance Policy is the insurance policy that the Fund has purchased from an insurance company to pay a particular benefit. If a benefit booklet describing a particular benefit refers to the Group Insurance Policy for that benefit and you would like to review that Group Insurance Policy, please contact the Fund Office.

Participant

A Participant is an Employee who has met the requirements to be eligible for benefits from the Fund, and has not lost eligibility for those benefits.

Participation Agreement

A Participation Agreement is an agreement implementing the terms and conditions of a collective bargaining agreement requiring contributions to the Fund on behalf of Employees.

Plan

The Plan is the Steelworkers Health and Welfare Plan, which is a written document describing the operation of the Fund.

Plan Administrator

The Plan Administrator is the Board of Trustees of the Steelworkers Health and Welfare Fund.

Qualifying Event

A qualifying event is an event that entitles you to elect COBRA continuation health coverage from the Fund.

Union

The Union is the United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union (“USW”), or any successor thereto.

You

The terms “you” and “your” generally refer to Participants. In the section entitled Eligibility for Benefits, “you” and “your” include both Participants and Employees who are not yet Participants. In the section entitled Claims and Review Procedures the term “you” means all persons with a claim or potential claim for benefits. Also, in the section(s) describing the available benefits, the terms “you” and “your” include both Participants and Dependents.

FUND MANAGEMENT

Who manages the Fund?

The Fund is managed by the Board of Trustees, which meets periodically to review and decide Fund matters. The Board of Trustees may engage other persons or entities, such as those employed at the Fund Office, to conduct the day-to-day operations of the Fund. The Board of Trustees may also delegate certain of its duties to other persons or entities, as the Board considers advisable.

The Board (or, where applicable, the Board's delegate) has the exclusive authority, in its sole and absolute discretion, to:

- take all actions necessary to manage the Fund;
- administer and interpret the Plan and all other documents maintained in connection with the Plan; and
- decide all matters arising in connection with the operation or administration of the Plan.

The Board fully intends to continue to maintain the Plan indefinitely. However, the Board has the sole and absolute discretion to modify or terminate the Plan at any time.

What does the Fund Office do?

The Fund Office handles the day-to-day administrative functions for the Fund, including distributing this booklet and other information to you and your Dependents, responding to your requests about the Fund, and maintaining appropriate Participant and Employer information. You may contact the Fund Office with any questions that you have at the address or phone number set forth in the Introduction.

What role do Insurance Companies and other providers play?

In some cases, the Board of Trustees has contracted with an insurance company for the purchase of an insurance policy to pay benefits, or with an insurance company or other entity for the provision of administrative services for a particular benefit (such as to process claims). This booklet discusses the role that an insurance company or other entity plays, if any, with respect to a particular benefit. Because of these arrangements, if you contact the Fund Office with questions about a particular benefit, the Fund Office may in some cases refer you to an insurance carrier or other entity for an answer.

The benefits described in this Summary Plan Description (SPD) are guaranteed under a contract of insurance issued to the Fund by the following insurance companies, each of which provides claims payment and other administrative services to the Fund.

Benefit	Claims Administrator
Medical, Prescription Drug	Highmark Blue Cross Blue Shield Fifth Avenue Place 120 Fifth Avenue Pittsburgh, PA 15222
Dental	United Concordia Companies, Inc. 100 Senate Avenue Senate Plaza Camp Hill, PA 17011
Vision	Davis Vision 159 Express Street Plainville, NY 11803

Death, Accidental Death & Dismemberment

OneAmerica
One American Square
P.O. Box 7106
Indianapolis, IN 46207-7106

Short-Term and Long-Term Disability

OneAmerica
P.O. Box 9060
Portland, ME 04104

Detailed information concerning the claims and appeals procedures of each insurance company is included in the applicable benefits section of this SPD.

ELIGIBILITY FOR BENEFITS

How do I become eligible for benefits from the Fund?

You will become a Participant in the Fund on the first day for which the required contributions to the Fund are made on your behalf for one or more benefits. That date is specified in the Fund Letter.

Once you become a Participant, you will generally be eligible to receive all of the benefits set forth in this booklet and in the Fund Letter. This booklet may also contain additional eligibility requirements for a particular benefit, such as completing an enrollment form, so you should read this booklet carefully.

If you choose not to become a Participant on the earliest possible date, or if you elect to terminate your participation in a Fund benefit plan but you otherwise remain eligible, you may become a Participant on any of the following dates, so long as the required contributions are made to the Fund on your behalf:

- a date permitted under the annual open enrollment period applicable to your Employer, if any. (the Fund Letter describes any applicable annual open enrollment period);
- the next rate renewal date as agreed to in the Participation Agreement;
- if you are or were covered under another group health plan, a date that is no later than thirty (30) days after (a) you lose coverage under that plan due to divorce, legal separation, or a termination or reduction in your hours of employment; or (b) Employer contributions to that plan stop, but only if you notify the Fund Office within thirty (30) days of losing coverage or of the termination of Employer contributions;
- if you acquire a new Dependent (including a new spouse), a date that is no later than thirty (30) days from the date on which you acquire the Dependent, so long as you notify the Fund Office within thirty (30) days of acquiring the Dependent; or
- the date you lose coverage under a Medicaid plan under title XIX of the Social Security Act or under a State child health plan under title XXI of the Social Security Act, so long as you notify the Fund Office within sixty (60) days of losing coverage.

How do my spouse and other Dependents become eligible for benefits from the Fund?

Your Dependents (including your spouse) will become eligible for benefits on the day that you become a Participant (so long as the required contributions are made to the Fund on their behalf). This booklet may contain additional eligibility requirements for a particular benefit, such as completing an enrollment form, so you should read this booklet carefully.

If you choose not to enroll your Dependents on the earliest possible date, or if you elect to terminate their participation in a Fund benefit plan but they otherwise remain eligible, any Dependent may be enrolled on any of the following dates, so long as the required contributions are made to the Fund on his or her behalf:

- a date permitted under the annual open enrollment period applicable to your Employer, if any (the Fund Letter describes any applicable open enrollment period);
- the next rate renewal date as agreed to in the Participation Agreement;
- if your Dependent is or was covered under another group health plan, a date that is no later than thirty (30) days after (a) he or she loses coverage under that plan due to divorce, legal separation, or a termination or reduction in hours of employment; or (b) Employer contributions to that plan stop, but only if you or your Dependent notifies the Fund Office within thirty (30) days of losing coverage or of the termination of Employer contributions; or
- the date your Dependent loses coverage under a Medicaid plan under title XIX of the Social Security Act or under a State child health plan under title XXI of the Social Security Act so long as you notify the Fund Office within sixty (60) days of losing coverage.

How do I lose eligibility for benefits?

You will be a Participant until the earliest of the following events occurs (unless the Fund Letter contains different rules, in which case those rules will apply):

- you cease employment with your Employer;
- your Employer is no longer required to make contributions for you, in which case you will continue to be a Participant through the last day of the month for which your Employer is required to make contributions for you;
- the Fund does not receive contributions required to be made for your coverage for any particular month, in which case you will cease to be a Participant as of the last day of the previous month; or
- the date on which the Plan terminates.

Once you stop being a Participant, you will no longer be eligible to receive any benefits, except to the extent that COBRA coverage (discussed below) applies to you. In addition, in limited circumstances, benefits may be continued to the extent provided in the applicable insurance contract.

How do my spouse and other Dependents lose their eligibility for benefits?

Each of your Dependents (including your spouse) will continue to be eligible for benefits until one of the following events occurs (unless the Fund Letter contains different rules, in which case those rules will apply):

- he or she no longer meets the definition of Dependent set forth above;
- the Fund does not receive contributions required to be made for a Dependent's coverage for any particular month, in which case he or she will cease to be eligible for benefits as of the last day of the previous month; or
- the date on which you stop being a Participant, except to the extent that COBRA coverage applies.

How do payroll deductions affect my coverage?

If your Employer requires you to contribute towards your coverage through payroll deductions and you make a change in coverage or enrollment for yourself or your Dependents, you may need to change the amount you have authorized your Employer to deduct from your pay. If you do not do so, your Employer may not make the appropriate contributions to the Fund on behalf of you and/or your Dependents, resulting in termination of your benefits. Check with your Employer for details.

What if I go on leave for family or medical reasons?

The Family and Medical Leave Act (FMLA) is a federal law that permits eligible Employees to take up to twelve (12) weeks of unpaid, job-protected leave each year from their Employer for certain specified reasons. If you qualify, you may take FMLA leave for any of the following reasons:

- the birth of your child and to care for that child;
- the placement of a child with you for adoption or foster care;
- to care for your spouse, child or parent with a serious health condition; or
- a serious health condition that makes you unable to perform your job.

During your FMLA leave, your Employer must provide you with the same health benefits that you were receiving immediately before your leave. This means that your Employer must continue to make the same contributions to the Fund on your behalf during your FMLA leave that it was making while you were at work.

Contact your Employer for further information and instructions on how to apply for FMLA leave.

What if I have military service?

If you leave employment with your Employer for certain types of military training or service, and return to your Employer within ninety (90) days, your Employer may be required under federal law to begin to contribute to the Fund on your behalf immediately upon your return, in which case you would not have to satisfy any waiting period. Contact your Employer for details.

What if I terminate employment and my new Employer's plan doesn't cover pre-existing conditions?

The Fund does not limit medical coverage for pre-existing conditions, but some plans do. Most plans are required to reduce this limit if you had prior coverage. When you lose eligibility for medical benefits, you may request a Certificate of Coverage showing the amount of time that you were continuously covered by the Fund. If you are eligible for and elect COBRA coverage as described elsewhere in this booklet, you will receive another Certificate of Coverage after your COBRA coverage expires. You may also request a Certificate of Coverage at any time while you are still covered by the Fund or during the twenty-four (24) months after you lose your eligibility for medical benefits.

EXTENDED COVERAGE

How can I continue coverage once I am no longer eligible for benefits?

Once you are no longer eligible for medical benefits, you may be able to continue coverage in two ways: by electing COBRA coverage as described below or, if your benefits are insured by a company that provides conversion rights, by purchasing an individual insurance policy. (If such a provision is offered, it will be described later in this booklet.)

What is COBRA coverage?

COBRA continuation coverage is a continuation of the group health coverage available to you and your covered Dependents from the Fund when coverage would otherwise end because of a life event known as a "qualifying event". Specific qualifying events are listed below.

Individuals who elect COBRA continuation coverage must pay for COBRA continuation coverage. The administration of COBRA coverage is the responsibility of the Fund Office.

In order to protect your and your family's rights, it is important to keep the Fund Office informed of the current addresses of all of your family members who are or could become eligible for COBRA coverage. You should also keep a copy, for your records, of any notices you send to the Fund Office.

Which of my family members are eligible for COBRA coverage?

Each of your Dependents who is covered from the Fund when a qualifying event as defined below occurs is eligible for COBRA coverage unless he or she is entitled to Medicare. In addition, if a child is born to or adopted by you while your COBRA coverage is in effect, that child is eligible for COBRA coverage. You and each of your Dependents eligible for COBRA coverage is referred to as a "qualified beneficiary".

What events are qualifying events that make me and my Dependents eligible for COBRA coverage?

You and your eligible Dependents will each become a qualified beneficiary and may independently elect COBRA coverage when a qualifying event occurs. A qualifying event may be different for you and your eligible Dependents.

Qualifying Events for You

The following events are qualifying events for you if they result in a loss of coverage, unless you are entitled to Medicare:

- reduction in your hours of employment or termination of your employment (for reasons other than gross misconduct);
- you are a retiree of an Employer contributing to the Fund on behalf of its retired employees and your former Employer commences federal bankruptcy proceedings under title 11 of the U.S. Code.

Qualifying Events for Your Dependents

The following are qualifying events for your Dependents if they result in a loss of coverage:

- your death;
- reduction in your hours of employment or termination of your employment (for reasons other than gross misconduct);
- your divorce or legal separation;
- you are a retiree of an Employer contributing to the Fund on behalf of its retired employees and your former Employer commences federal bankruptcy proceedings under title 11 of the U.S. Code;
- your becoming enrolled in Medicare (Part A, Part B, or both); or
- for a child, ceasing to qualify as a Dependent.

Employer Withdrawals from the Fund

If you or one of your Dependents has a qualifying event and your Employer withdraws from the Fund or ceases to be a participating Employer due to non-payment of contributions, you and your Dependents will be eligible for COBRA coverage until your Employer makes group health coverage available to (or starts contributing to another multiemployer plan with respect to) a class of employees formerly covered from the Fund, at which point the other plan will be required to assume the COBRA obligation with respect to you and your Dependents.

If a qualifying event occurs, how do my Dependents and I get COBRA coverage?

NOTE: If your Fund Letter provides that your Employer has elected to retain responsibility for the administration of COBRA coverage, this section does not apply and you will need to contact your Employer for details on how to obtain COBRA coverage.

The Fund will offer COBRA continuation coverage to qualified beneficiaries only after the Fund Office has been notified that a qualifying event has occurred. When the qualifying event is termination of employment or reduction in your hours of employment, your death, commencement of a proceeding in bankruptcy with respect to the Employer, or your becoming enrolled in Medicare (Part A, Part B or both), the Employer must notify the Fund of the qualifying event within thirty (30) days of the qualifying event.

For the other qualifying events (your divorce or legal separation, or your child losing eligibility for coverage as a Dependent), you or your Dependent(s) must notify the Fund Office within sixty (60) days of the qualifying event.

Once the Fund Office receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. For each qualified beneficiary who elects COBRA continuation coverage, COBRA continuation coverage will begin on the date that Fund coverage would otherwise have been lost.

Is there a special rule if I am eligible for Trade Adjustment Assistance benefits?

Each qualified beneficiary is entitled to a second COBRA election period if: (a) you are certified by the Department of Labor as eligible for trade act assistance (TAA) benefits under the Trade Act of 1974 on or after November 4, 2002; (b) the qualified beneficiary lost coverage from the Fund due to your job loss that resulted in eligibility for TAA benefits; and (c) the qualified beneficiary did not elect COBRA coverage during the initial election period resulting from that job loss. Specifically, each qualified beneficiary has another opportunity to elect COBRA during the sixty (60) day period that begins on the first day of the month in which you were certified, and the election must also be made within six months after the date Fund coverage is lost. You or your Dependent(s) are responsible for notifying the Fund Office of your TAA eligibility and providing a copy of the certification. Accordingly, if you are eligible for TAA benefits, you or your Dependent(s) must contact the Fund Office immediately after you become certified or all qualified beneficiaries will lose the special COBRA rights. If a qualified beneficiary elects COBRA coverage under this provision, it will begin on the first day of the sixty (60) day election period and will last the same length of time as if an election had been made based on the original qualifying event.

How long will my COBRA coverage last?

COBRA continuation coverage is a temporary continuation of coverage. Unless there is an early cut-off as described below, COBRA continuation coverage lasts for up to eighteen (18) months if the qualifying event is the termination of or reduction in hours of your employment, or up to thirty-six (36) months if the qualifying event is your death, your divorce or legal separation, your becoming enrolled in Medicare (Part A, Part B or both), or a child losing eligibility as a Dependent. There are two ways in which this eighteen (18) month period of COBRA continuation coverage can be extended.

Disability Extension of Eighteen (18) Month Period of Continuation Coverage

If you or any covered Dependent are determined by the Social Security Administration to be disabled at some time before the 60th day of COBRA continuation coverage, you and each of your covered Dependents can receive up to an additional eleven (11) months of COBRA coverage, for a total maximum of twenty-nine (29) months. You must make sure that the Fund Office is notified of the Social Security Administration's determination within sixty (60) days of the date of the determination and before the end of the eighteen (18) month period of COBRA continuation coverage to be eligible for the additional eleven (11) months of COBRA continuation coverage.

Second Qualifying Event Extension of Eighteen (18) Month Period of Continuation Coverage

If you or a covered Dependent has another qualifying event while receiving COBRA continuation coverage, your covered Dependents can get additional months of COBRA continuation coverage, up to a maximum of thirty-six (36) months. This extension is available to your spouse and dependent children if you die, become enrolled in Medicare (Part A, Part B or both), or get divorced or legally separated. The extension is also available to a child when that child stops being eligible under the Fund as a Dependent. In all of these cases, you must make sure that the Fund Office is notified of the second qualifying event within sixty (60) days of the second qualifying event and within the initial eighteen (18) months of continuation coverage.

What will cause an early cut-off of COBRA coverage?

COBRA coverage will automatically end as of the date any of the following cut-off events occurs:

- the covered individual does not pay the premium for COBRA coverage on time;
- the covered individual becomes covered under any other group health plan that does not limit coverage for his or her pre-existing conditions;
- the covered individual becomes enrolled in Medicare (Part A, Part B or both);
- your Employer withdraws from the Fund and makes other group health coverage available to (or starts contributing to another multiemployer plan with respect to) a class of employees formerly covered from the Fund; or
- for a covered individual who is receiving COBRA coverage based on a determination of disability, the first day of the month immediately following the month in which there is a final determination by the Social Security Administration that the individual is no longer disabled.

The covered individual is required to notify the Fund Office of any of the above cut-off events and the Fund may terminate COBRA coverage retroactively to the date of the cut-off event.

How can I get additional information about COBRA?

If you have questions about your COBRA continuation rights and coverage, you should contact the Fund Office or you 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.

What if a court orders the Fund to cover my children?

The Fund will comply with the terms of any judgment, decree or order that creates or recognizes the right of one or more of your children to receive medical benefits, so long as that judgment, decree or order is a Qualified Medical Child Support Order (QMCSO) under Section 609 of ERISA. Coverage under such an order will not extend the maximum period of COBRA coverage. A description of the procedures governing QMCSOs may be obtained, without charge, from the Fund Office.

CLAIM AND REVIEW PROCEDURE

How do I file a claim for benefits?

Each benefit section of this booklet sets forth a procedure for filing claims for that particular benefit with the appropriate Claims Administrator and a time limit within which your claims must be filed. The Plan document contains a general explanation of the claims procedures, including the items to be considered by the Claims Administrator and the required elements of the notification of denial of your claim or appeal. Contact the Fund Office for details.

When will I be notified of the Claims Administrator's decision on my claim?

You will be notified of the Claims Administrator's decision on your claim no later than the following date:

- **Urgent Care Claims**

In the case of an Urgent Care Claim, you will be notified of the Claims Administrator's decision within seventy-two (72) hours after its receipt of the claim. An Urgent Care Claim is a claim for medical care or treatment where your life or health or ability to function properly would be seriously jeopardized by applying the longer time periods set forth below. If you do not provide enough information for the Claims Administrator to determine the benefits that are due, the Claims Administrator will notify you of the specific information necessary to complete the claim within twenty-four (24) hours after it receives the claim. You will then have a reasonable amount of time (at least forty-eight (48) hours) to provide the requested information, and the Claims Administrator will notify you of its decision within forty-eight (48) hours after it receives the information. If your claim is to extend the course of treatment beyond the period of time or number of treatments approved by the Claims Administrator and you make your claim at least twenty-four (24) hours before the period of time or number of treatments ends, you will be notified of the Claims Administrator's decision on your claim within twenty-four (24) hours of the Claims Administrator's receipt of the claim.

- **Concurrent Care Decisions**

In the case of a claim involving an ongoing course of treatment, you will be notified of the Claims Administrator's decision in enough time before any reduction or termination of the treatment to permit you to file an appeal and obtain a decision on appeal before the benefit is reduced or terminated. (This rule does not apply to reductions or terminations of benefits as a result of an amendment or termination of the Plan.)

- **Pre-Service Claims**

In the case of any other claim that must be approved in advance of obtaining the service or care, you will be notified of the Claims Administrator's decision within fifteen (15) days of its receipt of the claim or thirty (30) days if the Claims Administrator determines that an extension is necessary due to matters beyond its control, in which case you will be notified within the fifteen (15) day period of why the extension is required, when a decision is expected to be made, and any additional information required to decide the claim. You will then have forty-five (45) days to provide that information.

- **Other Claims**

In the case of all other claims (except for claims for Death Benefits and Accidental Death and Dismemberment Benefits, which are discussed below), you will be notified of the Claims Administrator's decision within thirty (30) days of its receipt of the claim or forty-five (45) days if the Claims Administrator determines that an extension is necessary due to matters beyond its control, in which case you will be notified within the thirty (30) day period of why the extension is required, when a decision is expected to be made, and any additional information required to decide the claim. You will then have forty-five (45) days to provide that information.

- **Claims for Death Benefits or Accidental Death and Dismemberment Benefits**

In the case of a claim for Death Benefits and Accidental Death and Dismemberment Benefits, you will be notified of the Claims Administrator's decision within ninety (90) days of its receipt of the claim or one hundred eighty (180) days if the Claims Administrator determines that an extension is necessary due to matters beyond its control, in which case you will be notified within the ninety (90) day period of why the extension is required and when a decision is expected to be made.

If my claim is denied, how do I appeal?

If you file a claim for benefits in accordance with the applicable benefit provisions and the Claims Administrator either denies the claim or fails to respond to you by the deadline set forth above, you may file a written appeal with the Claims Administrator within one hundred eighty (180) days of the date you were notified that the claim was denied or one hundred twenty (120) days in the case of a claim for Death Benefits or Accidental Death and Dismemberment Benefits. In support of your appeal, you may submit written comments, documents, and other information relating to your claim, and the Claims Administrator will provide you with reasonable access to, and copies of, all documents, records or other information relevant to your claim upon your request. In the case of an Urgent Care Claim (as defined above), you may request an expedited review process. If you request an expedited review process, you may submit your request for appeal orally or in writing and all information necessary to the appeal will be transmitted between the Claims Administrator and you by telephone, fax, or other similarly expeditious method.

When will the Claims Administrator notify me of its decision on my appeal?

The Claims Administrator will notify you of its decision on your appeal by the following date:

- **Urgent Care Claims**
In the case of Urgent Care Claims, the Claims Administrator will notify you of its decision within seventy-two (72) hours after its receipt of the appeal.
- **Pre-Service Claims; Concurrent Care Decisions**
In the case of Pre-Service Claims and Concurrent Care Decisions (as described above), the Claims Administrator will notify you of its decision within thirty (30) days of its receipt of the appeal.
- **Disability and Post-Service Claims**
In the case of Disability and Post-Service claims, the Claims Administrator will notify you of its decision on the appeal within a reasonable period of time, but no later than forty-five (45) days (in the case of a Disability Claim) or sixty (60) days (in the case of a Post-Service Claim) after receipt of the appeal. If the Claims Administrator provides for two levels of appeals, a thirty (30) day period will apply instead of the forty-five (45) and sixty (60) day periods.
- **Other Claims**
In the case of all other claims, the Claims Administrator will notify you of its decision on the appeal within a reasonable period of time, but no later than sixty (60) days after receipt of the appeal, which may be extended up to an additional sixty (60) days if special circumstances require an extension of time for processing the claim, in which case the Claims Administrator will notify you of the extension (along with a description of the special circumstances and the date by which it expects to render a decision).

SECTION II: MEDICAL BENEFITS

PLAN OVERVIEW

Your Employer has entered into an agreement with the Steelworkers Health and Welfare Fund to provide a managed health care plan administered by Highmark Blue Cross Blue Shield (Highmark). The plan, which is called the ***Blue Cross and Blue Shield PPO***, is a Preferred Provider Organization (PPO) that allows you to choose between two levels of health care: **In-network** or **Out-of-network**. In-network care is care you receive from providers in the Blue Cross and Blue Shield PPO network. Out-of-network care is care you receive from providers who are not in the Blue Cross and Blue Shield PPO network.

Note: All inpatient hospital care and inpatient mental health/substance abuse care must be precertified to assure it is covered. For more information, refer to the Healthcare Management section of this benefit booklet.

HOW TO FIND A NETWORK PROVIDER

The Blue Cross and Blue Shield PPO network includes physicians, specialists, hospitals and other health care providers. To locate a network provider near you, or to learn whether your current physician is in the network, refer to your separate provider directory; go online to www.highmarkbcbs.com or call 1-800-810-BLUE (2583) for more information. Additional copies of the provider directory may be obtained, without charge, by contacting Member Services at the toll-free number on your identification card. In order to maximize the benefits of your plan, you should check to see that your provider is in the network before you receive care.

KEY TERMS

To help you understand your coverage and how it works, you should be familiar with how your benefits are applied and the meaning of a few important terms you will see throughout this section. For specific amounts, refer to the Schedule of Benefits.

Benefit Period

The specified period of time during which charges for covered services must be incurred in order to be eligible for payment by the Claims Administrator. Your benefit period is a calendar year starting on January 1.

Claim

A request for preauthorization or prior approval of a covered service or for the payment or reimbursement of the charges or costs associated with a covered service. Claim includes:

- **Pre-Service Claim** – A request for preauthorization or prior approval of a covered service which, under the terms of your coverage, must be approved before you receive the covered service.
- **Urgent Care Claim** – A Pre-Service Claim which, if decided within the time periods established for making non-Urgent Care Pre-Service Claim decisions, could seriously jeopardize your life, health, ability to regain maximum function or, in the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without the service. Whether a request involves an urgent care claim will be determined by your attending physician or provider.
- **Post-Service Claim** – A request for payment or reimbursement of the charges or costs associated with a covered service that you have received.

Coinsurance

This is the specific percentage of the plan allowance for covered services that is your responsibility to pay after your deductible, if applicable, has been met. Refer to the Schedule of Benefits to determine the percentage your plan pays; the remaining percentage is your responsibility.

Copayment

The copayment is the specific, up-front dollar amount you must pay for certain covered services and prescription drugs. Refer to the Schedule of Benefits for the copayments applicable to your benefit program. The copayment does not vary with the cost of the service and does not apply toward the out-of-pocket limit.

The copayment is to be paid to the provider at the time of service.

Deductible

The deductible is a specified dollar amount that you must pay for covered services each benefit period before the plan begins to provide payment for benefits. Refer to the Schedule of Benefits for the deductible amount.

To help participants with several covered dependents, the deductible you pay for the entire family, regardless of its size, is specified under family deductible. To reach this total, you can count the expenses incurred by two or more family members. However, the deductible contributed towards the total by any one family member cannot be more than the amount of the individual deductible. If one family member meets the individual deductible and again needs to use benefits, the plan would begin to pay that person's covered services even if the deductible for the entire family had not been met.

When two or more family members are injured in the same accident, the plan begins to pay benefits when only one family member meets the deductible.

Experimental or Investigative

The use of any treatment, service, procedure, facility, equipment, drug, device or supply (intervention) which is not determined by the Claims Administrator or its designated agent to be medically effective for the condition being treated. The Claims Administrator will consider an intervention to be experimental or investigative if: the intervention does not have FDA approval to be marketed for the specific relevant indication(s); or available scientific evidence does not permit conclusions concerning the effect of the intervention on health outcomes; or the intervention is not proven to be as safe or as effective in achieving an outcome equal to or exceeding the outcome of alternative therapies; or the intervention does not improve health outcomes; or the intervention is not proven to be applicable outside the research setting. If an intervention, as defined above, is determined to be experimental or investigative at the time of the service, it will not receive retroactive coverage, even if it is found to be in accordance with the above criteria at a later date.

Medically Necessary and Appropriate (Medical Necessity and Appropriateness)

Services, supplies or covered medications that a provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are: (i) in accordance with generally accepted standards of medical practice; and (ii) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient's illness, injury or disease; and (iii) not primarily for the convenience of the patient, physician, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease. The Claims Administrator reserves the right, utilizing the criteria set forth in this definition, to render the final determination as to whether a service, supply or covered medication is medically necessary and appropriate. No benefits will be provided unless the Claims Administrator determines that the service, supply or covered medication is medically necessary and appropriate.

Out-of-Pocket Limit

The Out-of-Pocket Limit refers to the specified dollar amount of coinsurance incurred for covered services in a benefit period. When the specified dollar amount is attained, your program begins to pay 100% of all covered expenses. See your Schedule of Benefits for the out-of-pocket limit. The out-of-pocket limit does not include copayments, deductibles, prescription drug expenses, and amounts in excess of the plan allowance.

Plan Allowance

The amount used to determine payment by the Claims Administrator for covered services provided to you and to determine your liability. Plan allowance is based on the type of provider who renders such services or as required by law. The plan allowance for an in-area out-of-network provider is based on an adjusted contractual allowance for like services rendered by a network provider in the same geographic region. You will be responsible for any difference between the provider's billed charges and Highmark's payment. The plan allowance for an out-of-area provider is determined based on prices received from local licensees of the Blue Cross Blue Shield Association in accordance with the Claims Administrator's participation in the BlueCard program described in the Inter-Plan Programs section of this booklet.

The plan allowance for an out-of-network state-owned psychiatric hospital is what is required by law.

Preferred Provider Organization (PPO)

A managed healthcare plan that does not require selection of a primary care physician, but is based on a provider network made up of physicians, specialists, hospitals and other health care facilities. Using the provider network helps assure that you receive maximum coverage for eligible expenses.

Summary of Benefits and Coverage (SBC)

The summary document required under the Patient Protection and Affordable Care Act of 2010, which described certain Covered Services, cost-sharing obligations, benefit limitations, exclusions and certain other coverage information.

Schedule of Benefits

The following Schedule of Benefits provides a summary of the medical benefits available to you and your eligible Dependents. Please refer to the subsequent pages for a more detailed description of covered services, limitations and exclusions.

Benefit	In-Network	Out-of-Network
Benefit Period ①	Calendar Year	
Deductible (per benefit period)		
Individual	\$200	\$250
Family	\$400	\$500
Plan Payment Level – Based on the provider's reasonable charge (PRC)	90% after deductible until out-of-pocket limit is met, then 100%	70% after deductible until out-of-pocket limit is met; then 100%
Out-of-Pocket Limit ④		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
Lifetime Maximum (per person)	Unlimited	Unlimited
Physician Office Visits	100% after \$10 copayment	70% after deductible
Specialist Office Visits	100% after \$10 copayment	70% after deductible
Urgent Care Center Visits	100% after \$10 copayment	70% after deductible
Telemedicine Services ⑦	100% after \$0 copayment	Not Covered
Preventive Care ⑥		
<i>Adult</i>		
Routine physical exams (office visit only)	100% after \$10 copayment	Not Covered
Adult Immunizations	100% (deductible does not apply)	70% after deductible
Routine gynecological exams, including a PAP Test	100% after \$10 copayment	70% (deductible does not apply)
Mammograms, annual routine and medically necessary	100% (deductible does not apply)	70% after deductible
Colorectal Cancer Screening	90% after deductible	70% after deductible
Diagnostic services and procedures	90% after deductible	70% after deductible
<i>Pediatric</i>		
Routine physical exams (office visit only)	100% after \$10 copayment	Not Covered
Pediatric immunizations	100% (deductible does not apply)	70% (deductible does not apply)
Diagnostic services and procedures	90% after deductible	70% after deductible
Emergency Room Services	100% after \$20 copayment (waived if admitted)	
Spinal Manipulations	90% after deductible	70% after deductible Limit: 25 visits/calendar year
Physical Medicine	90% after deductible	70% after deductible
Speech Therapy	90% after deductible	
Occupational Therapy	90% after deductible	
Allergy Extracts and Injections	90% after deductible	70% after deductible
Ambulance	90% after deductible	
Applied Behavior Analysis for Autism Spectrum Disorders (ASD) ⑤	90% after deductible	70% after deductible
Assisted Fertilization Procedures	Not Covered	
Dental Services Related to Accidental Injury	90% after deductible	70% after deductible
Diabetes Treatment	90% after deductible	70% after deductible
Diagnostic Services	90% after deductible	70% after deductible
<i>Advanced Imaging</i> (MRI, CAT Scan, PET scan, etc.)		
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, lab/pathology, allergy testing)	90% after deductible	70% after deductible
Durable Medical Equipment, Orthotics and Prosthetics	90% after deductible	
Enteral Foods	90% (deductible does not apply)	70% (deductible does not apply)
Home Infusion Therapy	90% after deductible	
Home Health Care	90% after deductible	
Hospice	90% after deductible	
Hospital Services – Inpatient	90% after deductible	70% after deductible
Hospital Services – Outpatient	90% after deductible	70% after deductible
Infertility Counseling, Testing and Treatment ②	90% after deductible	70% after deductible

Benefit	In-Network	Out-of-Network
Maternity (facility & professional services)	90% after deductible	70% after deductible
Medical/Surgical Expenses (Except Office Visits)	90% after deductible	70% after deductible
Mental Health – Inpatient	90% after deductible	70% after deductible
Mental Health – Outpatient	100% after \$10 copayment	70% after deductible
Pediatric Extended Care Services	90% after deductible	70% after deductible
	Limit: 100 days/calendar year	
Private Duty Nursing	90% after deductible	
Respiratory Therapy	90% after deductible	
Skilled Nursing Facility Care	90% after deductible	
Substance Abuse – Inpatient Detoxification	90% after deductible	70% after deductible
Substance Abuse – Inpatient Rehabilitation	90% after deductible	70% after deductible
Substance Abuse – Outpatient	100% after \$10 copayment	70% after deductible
Therapy Services (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy and Dialysis)	90% after deductible	70% after deductible
Transplant Services	90% after deductible	70% after deductible
Precertification Requirements	Performed by Member ^③	

- ① Your group's benefit period is based on a Calendar Year which runs from January 1 to December 31.
- ② Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy is covered.
- ③ Highmark Healthcare Management (HMS) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Some facility providers will contact HMS and obtain precertification of the inpatient admission on your behalf. Be sure to verify that your provider is contacting HMS for precertification. If not, you are responsible for contacting HMS. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.
- ④ Out-of-pocket limits do not include copayments, deductibles, prescription drug expenses, or amounts in excess of the Allowable Charge.
- ⑤ Coverage for eligible members to age 21. Services will be paid according to the benefit category, i.e., speech therapy. Treatment for autism spectrum disorders does not reduce visit/day limits.
- ⑥ Services are limited to those listed on the Highmark Preventive Schedule. Gender, age and frequency limits may apply.
- ⑦ Services are provided for acute care for minor illnesses. Services must be performed by a Highmark approved telemedicine provider. Virtual Behavioral Health visits provided by a Highmark approved telemedicine provider are eligible under the Outpatient Mental Health benefit.

Benefit	In-Network		Out-of-Network
National Plus Prescription Drug Program	Retail – 34-day supply Mail Order – 90 day supply Mandatory Generic①		Not Covered
(Defined by National Plus Pharmacy Network - Not Physician Network)	Retail <ul style="list-style-type: none">➤ \$5 copayment generic➤ \$15 copayment brand	Mail Order <ul style="list-style-type: none">➤ \$10 copayment generic➤ \$30 copayment brand	

- ① The member is responsible for the payment differential when a generic drug is authorized by the physician and the patient elects to purchase a brand drug. The member payment is the price difference between the brand drug and generic drug in addition to the brand drug copayment or coinsurance amounts, which may apply.

UNDERSTANDING THE BLUE CROSS AND BLUE SHIELD PPO

In-Network and Out-of-Network Care

Each time you require medical care, you decide whether to receive care from a network provider (in-network) or from any provider of your choice (out-of-network).

- **In-Network Care** - When you receive covered services from a network provider, benefits are paid at the higher in-network level. You are responsible for any deductible, coinsurance or copayment amounts.
- **Out-of-Network Care** - When you receive covered services from a provider who is not in the Blue Cross and Blue Shield PPO network, benefits are paid at the lower out-of-network level after you satisfy an annual deductible. You are also responsible for paying any coinsurance amounts, and you may have to pay the difference between the Allowable Amount and the provider's actual charge.

Refer to the Schedule of Benefits for the deductible, coinsurance and copayment amounts applicable to the In-Network and Out-of-Network benefits of your plan.

Blues on Call

Blues on Call is a 24-hour health care advice and assistance service provided by specially trained registered nurses via a toll-free number – 1-888-BLUE428 or 1-888-258-3428. Your call will be kept strictly confidential. If you call about an illness or injury, the nurse listens to your symptoms, makes a comprehensive health care assessment, and helps determine the level of care needed. Depending upon the evaluation, you may be advised to seek emergency care or to call your physician. In some cases, you may be given home health care instructions and the nurse may call you back to check on your progress. You can also call the number for general health inquiries, or to listen to an audiotape on the health care topic of your choice.

Participating and Non-Participating Providers

If you receive services from a health care provider outside the Blue Cross and Blue Shield PPO network, there is another concept you need to understand: *participating and non-participating* health care providers.

Participating providers have entered into an agreement with Blue Cross Blue Shield pertaining to payment of benefits for covered services. These providers agree to accept the Blue Cross Blue Shield allowed charge. You will be responsible for any deductibles, coinsurance amounts, copayments, or amounts exceeding maximums. The sum of your payment plus the payment made by the plan will be accepted as payment in full. In the case of professional providers, payment must be made within sixty (60) days of notification by the Claims Administrator. If your payment is not made within sixty (60) days, the participating provider may bill you the difference between the actual charge and the Allowable Charge.

Non-participating providers have not entered into an agreement with Blue Cross Blue Shield pertaining to payment of benefits. When you receive covered services from a non-participating facility provider such as a hospital, the benefit amount will be based on an allowance as determined by the Claims Administrator. You will be responsible for payment of the remaining charges. Payment for services performed by a non-participating professional provider, such as a physician, will be made to you on the basis of the Allowable Charge. Since non-participating professional providers are not obligated to accept the Allowable Charge as payment in full, you will be responsible for payment of the remaining charges.

Eligible Providers

The following are eligible providers under this plan:

Facility Providers

- Hospitals
- Psychiatric hospitals
- Rehabilitation hospitals
- Ambulatory surgical facility
- Birthing facility
- Day/night psychiatric facility
- Freestanding dialysis facility
- Freestanding nuclear magnetic resonance facility/magnetic resonance imaging facility
- Home health care agency
- Hospice
- Outpatient substance abuse treatment facility
- Outpatient physical rehabilitation facility
- Outpatient psychiatric facility
- Pediatric extended care facility
- Pharmacy provider
- Residential treatment facility
- Skilled nursing facility
- State-owned psychiatric hospital
- Substance abuse treatment facility

Professional Providers

- Audiologist
- Behavior specialist
- Certified registered nurse*
- Chiropractor
- Clinical social worker
- Dentist
- Dietician-nutritionist
- Licensed practical nurse
- Marriage and family therapist
- Nurse midwife
- Occupational therapist
- Optometrist
- Physical therapist
- Physician
- Podiatrist
- Professional counselor
- Psychologist
- Registered nurse
- Respiratory therapist
- Speech-language pathologist
- Teacher of the hearing impaired

Ancillary Providers

- Ambulance service
- Clinical laboratory
- Home infusion and suite infusion therapy provider
- Suppliers

Contracting Suppliers (for the sale or lease of):

- Durable medical equipment
- Supplies
- Orthotics
- Prosthetics

*Excluded from eligibility are registered nurses employed by a health care facility or by an anesthesiologist group.

NETWORK PHARMACIES

You must purchase drugs from a network pharmacy to be eligible for benefits under this program. *No benefits are available if drugs are purchased from a non-network pharmacy.*

- **Network Pharmacy**

Network pharmacies have an arrangement with the Claims Administrator to provide prescription drugs to you at an agreed upon price. When you purchase covered drugs from a pharmacy in the network applicable program, present your prescription and ID card to the pharmacist. (Prescriptions that the pharmacy receives by phone from your physician or dentist may also be covered). You should request and retain a receipt for any amounts you have paid if needed for income tax or any other purpose.

If you travel within the United States and need to refill a prescription, call Member Services for help. They can help you find a network pharmacy near the area you are visiting. You also can use the member website to find a pharmacy. Once you have the name and address of the network pharmacy, take the prescription bottle to that pharmacy. The pharmacist will contact your home pharmacy to start the refill process. **Note: Save the new medicine container. This will make it easier to transfer the prescription back to your pharmacy at home.**

- **Mail Order Pharmacy**

Express Scripts® is your program's mail order pharmacy. This option offers savings and convenience for prescriptions you may take on an ongoing basis. To start using mail order:

1. Ask your doctor to write a prescription for up to a ninety-day (90-day) supply, plus refills for up to one (1) year, if appropriate.
2. Complete the Pharmacy Mail Order Form and Health, Allergy & Medication Questionnaire. You can get these forms by calling Member Services or from the member website. After logging in at www.highmarkbcbs.com, click on the "Prescriptions" tab. Scroll down the page to "Forms to Manage Your Plan" and click on "Mail order form and health questionnaire (PDF)".
3. Send the completed forms and your payment to the address listed on the mail order form. It usually takes about five (5) days to get your prescription after it has been processed.

Your mail order will include directions for ordering refills.

- **Exclusive Pharmacy Provider**

The exclusive pharmacy provider has an agreement, either directly or indirectly, with the Claims Administrator pertaining to the payment and exclusive dispensing of selected prescription drugs provided to you. Please see the Prescription Drugs section for a list of the selected prescription drug categories.

HEALTHCARE MANAGEMENT

For your benefits to be paid under your program, at either the network or out-of-network level, services and supplies must be considered medically necessary and appropriate.

The Claims Administrator, or its designated agent, is responsible for determining whether care is medically necessary and provided in the appropriate setting.

A nurse will review your request for an inpatient admission to ensure it is appropriate for treatment of your condition, illness, disease, or injury, in accordance with standards of good medical practice, and the most appropriate supply or level of service that can safely be provided to you. When applied to hospitalization, this further means that you require acute care as an inpatient due to the nature of the services rendered for your condition and you cannot receive safe or adequate care as an outpatient.

Network Care

When you use a network provider for inpatient care, the provider will contact the Claims Administrator for you to receive authorization for your care.

If the network provider is located outside the plan service area, you are responsible for contacting the Claims Administrator at the toll-free number listed on the back of your ID card to confirm the Claims Administrator's determination of medical necessity and appropriateness.

Out-of-area network providers are not obligated to abide by any determination of medical necessity and appropriateness rendered by the Claims Administrator. You may, therefore, receive services which are not medically necessary and appropriate for which you will be solely responsible.

Out-of-Network Care

When you are admitted to an out-of-network facility provider, ***you are responsible*** for notifying the Claims Administrator of your admission. However, some facility providers will contact the Claims Administrator and obtain preauthorization of the inpatient admission on your behalf. Be sure to verify that your provider is contacting the Claims Administrator for preauthorization. If not, you are responsible for contacting the Claims Administrator.

You should call seven (7) to ten (10) days prior to your planned admissions. For emergency admissions, call the Claims Administrator within forty-eight (48) hours of the admission, or as soon as reasonably possible. You can contact the Claims Administrator via the toll-free Member Service telephone number located on the back of your ID card.

If you do not notify the Claims Administrator of your admission to an out-of-network facility provider, the Claims Administrator may review your care after services are received to determine if it was medically necessary and appropriate. **If your admission is determined not to be medically necessary and appropriate, you will be responsible for all costs not covered by your program.**

Remember:

Out-of-network providers are not obligated to contact the Claims Administrator or to abide by any determination of medical necessity or appropriateness rendered by the Claims Administrator. You may, therefore, receive services which are not medically necessary and appropriate for which you will be solely responsible.

Care Utilization Review Process

In order to assess whether care is provided in the appropriate setting, the Claims Administrator administers a care utilization review program comprised of prospective, concurrent and/or retrospective reviews. In addition, the Claims Administrator assists hospitals with discharge planning. These activities are conducted by a nurse working with a medical director. Here is a brief description of these review procedures:

- **Prospective Review**

Prospective review, also known as *precertification* or *pre-service review*, begins upon receipt of treatment information.

After receiving the request care, the Claims Administrator:

- verifies your eligibility for coverage and availability for benefits;
- reviews diagnosis and plan of treatment;
- assesses whether care is medically necessary and appropriate;
- authorizes care and assigns an appropriate length of stay of inpatient admissions.

- **Concurrent Review**

Concurrent review may occur during the course of ongoing treatment and is used to assess the medical necessity and appropriateness of the length of stay and level of care.

- **Discharge Planning**

Discharge planning is a process that begins prior to your scheduled hospital admission. Working with you, your family, your attending physician(s) and hospital staff, the Claims Administrator will help plan for and coordinate your discharge to assure that you receive safe and uninterrupted care when needed at the time of discharge.

- **Procedure or Covered Service Precertification**

Precertification may be required to determine the medical necessity and appropriateness of certain procedures or covered services as determined by the Claims Administrator. Network providers in the Claims Administrator's service area and the Plan Service area are responsible for the precertification of such procedures or covered services and you will be held harmless whenever certification for such procedures or covered services is not obtained. If the procedure or covered service is deemed not to be medically necessary and appropriate, you will be held harmless, except when the Claims Administrator provides prior written notice to you that charges for the procedure or covered service will not be covered. In such case, you will be financially responsible for such procedure or covered service.

- **Retrospective Review**

Retrospective review may occur when a service or procedure has been rendered without the required precertification.

- **Case Management Services**

Case Management is voluntary program in which a case manager, with input from you and your health care providers, assists when you are facing and/or recovering from a hospital admission, dealing with multiple medical problems or facing catastrophic needs. Case managers can provide educational support, assist in coordinating needed health care services, put you in touch with community resources, assist in addressing obstacles to your recovery such as benefit and caregiver issues and answer your questions.

Case managers are a free resource to all members. If you have an inpatient hospital admission, you may be contacted as part of our Outreach program. If your claims history indicates that your needs appear to be more complex, you may be contacted by a case manager. In either case, you are always free to call and request case management services if you feel you need it by contacting Member Services at the telephone number listed on the back of your ID card.

PRESCRIPTION DRUG MANAGEMENT

Your prescription drug program provides the following provisions which will determine the medical necessity and appropriateness of covered medications and supplies:

- **Early Refill Authorization**

- **Unexpected Event**

If your prescription is lost or stolen due to an event such as a fire or theft, you may be able to get an early refill. Call Member Services at the number on your member ID card for help. You will need a copy of the report from the fire department, police department or other agency.

Please note: The early refill authorization does not apply to events that can be controlled, such as spilling or losing the medicine.

- **Traveling Abroad**

If you will be out of the country when it is time to refill your prescription, call Member Services for help. Be sure to have your member ID card and your prescription information. Please allow at least five (5) business days to complete the request.

- **Quantity Level Limits**

Quantity level limits may be imposed on certain prescription drugs by the Claims Administrator. Such limits are based on the manufacturer's recommended daily dosage or as determined by the Claims Administrator. Quantity level limits control the quantity covered each time a new prescription order or refill is dispensed for selected prescription drugs. Each time a prescription order or refill is dispensed, the pharmacy provider may limit the amount dispensed.

- **Quantity Level Limits for Initial Prescription Orders**

Additional quantity level limits may be imposed for your initial prescription order for certain covered medications. In such instances, the quantity dispensed will be reduced to the level necessary to establish that you can tolerate the covered medication. Consequently, the applicable cost-sharing amount will be adjusted according to the quantity level dispensed for the initial prescription order.

- **Managed Prescription Drug Coverage**

A prescription order or refill which may exceed the manufacturer's recommended dosage over a specified period of time may be denied by the Claims Administrator when presented to the pharmacy provider. The Claims Administrator may contact the prescription physician to determine if the prescription drug is medically necessary and appropriate. If it is determined by the Claims Administration that the prescription is medically necessary and appropriate, the prescription drug will be dispensed.

- **Preauthorization**

The prescribing physician must obtain authorization from the Claims Administration prior to prescribing certain covered medications. The specific drugs or drug classifications which require preauthorization may be obtained by calling the toll-free Member Services telephone number appearing on your ID card.

PRECERTIFICATION, PREAUTHORIZATION, AND PRE-SERVICE CLAIMS REVIEW PROCESS

The precertification, preauthorization, and pre-service claims review processes information described below applies to both medical and prescription drug management.

Authorized Representatives

You have a right to designate an authorized representative to file or pursue a request for precertification or other Pre-Service Claim on your behalf. The Claims Administrator reserves the right to establish reasonable procedures for determining whether an individual has been authorized to act on your behalf. Procedures adopted by the Claims Administrator will, in the case of an Urgent Care Claim, permit a physician or other professional health care provider with knowledge of your medical condition to act as your authorized representative.

Decisions Involving Requests for Precertification and Other Non-Urgent Care Pre-Service Claims

You will receive written notice of any decision on a request for precertification or other pre-service claim, whether the decision is adverse or not, within a reasonable period of time appropriate to the medical circumstances involved. That period of time will not exceed fifteen (15) days from the date the Claims Administrator receives the claim.

Decisions Involving Urgent Care Claims

If your request involves an Urgent Care Claim, the Claims Administrator will decide on your request as soon as possible considering the medical exigencies involved. You will receive notice of the decision that has been made on your Urgent Care Claim no later than seventy-two (72) hours following receipt of the claim.

If the Claims Administrator determines in connection with an urgent care claim that you have not provided sufficient information to determine whether or to what extent benefits are provided under your coverage, your physician will be notified within twenty-four (24) hours following the Claims Administrator's receipt of the claim of the specific information needed to complete your claim. Your physician will then be given not less than forty-eight (48) hours to provide the specific information to the Claims Administrator. The Claims Administrator will thereafter notify you of its determination on your claim as soon as possible but not later than forty-eight (48) hours after the earlier of (i) its receipt of the additional specific information, or (ii) the date the Claims Administrator informed your physician that it must receive the additional specific information.

Similarly, when your urgent care claim seeks to extend a previously approved course of treatment and that request is made at least twenty-four (24) hours prior to the expiration of the previously approved course of treatment, the Claims Administrator will notify you of its decision as soon as possible, but no later than twenty-four (24) hours following receipt of the request.

Notices of Determination Involving Precertification Requests and Other Pre-Service Claims

Any time your request for Precertification or other Pre-Service Claim is approved, you will be notified in writing that the request has been approved. If your request for Precertification or approval of any other Pre-Service Claim has been denied, you will receive written notification of the denial which will include, among other items, the specific reason or reasons for the adverse benefit determination and a statement describing your right to file an internal appeal or request an external review.

For a description of your right to file an appeal concerning an adverse determination of a request for Precertification or any other Pre-Service Claim, refer to the Appeal Procedure section of this benefit booklet.

CARE AWAY FROM HOME

Your plan also covers care when you're away from home. If you are traveling and an urgent injury or illness occurs, you should seek treatment from the nearest hospital, emergency room or clinic. If the illness or injury is a true emergency, it will be paid at the in-network benefit level. If the treatment results in a hospital admission, you must contact the Claims Administrator at the number on your identification card to authorize your admission.

If the illness or injury is not an emergency and you receive care from an out-of-network provider, benefits for eligible services will be provided at the lower, out-of-network level.

Dependents Away at School

If your child needs medical care while away at school, it is likely that the care given at the school's medical center is included in tuition costs. If your eligible Dependent needs care that is not provided at the medical center, benefits will be paid at the higher level when care is received from a network provider. If covered services are received from a provider who is not in the network, benefits will be paid at the lower out-of-network level. In the case of an urgent illness or injury that is a true emergency, benefits for covered services will be paid at the higher in-network level.

To receive the maximum benefits of your plan, students and other Dependents temporarily away from home should schedule appointments with network physicians while at home.

BlueCard Worldwide Program

This program aids with medical problems you may incur while traveling outside of the United States. Services include:

- making referrals and appointments for you with nearby physicians and hospitals;
- verbal translation from a multilingual service representative;
- aiding if special help is needed;
- planning for medical evacuation services; and
- processing inpatient hospitalization claims.

For outpatient or professional services received abroad, you should pay the provider, then complete an international claim form and send it to the BlueCard Worldwide Service Center. Claim forms can be obtained by calling 1-800-810-BLUE or the Member Service telephone number on your ID card. Claim forms can also be downloaded from www.bcbs.com.

INTER-PLAN PROGRAMS

Out of Area Services

The Claims Administrator has a variety of relationships with other Blue Cross and/or Blue Shield licensees referred to generally as "Inter-Plan Programs." Whenever members access health care services outside the geographic area the Claims Administrator serves, the claim for those services may be processed through one of these Inter-Plan Programs and presented to the Claims Administrator for payment in accordance with the rules of the Inter-Plan Programs policies then in effect.

Typically, members, when accessing care outside the geographic area the Claims Administrator serves, should obtain care from health care providers that have a contractual agreement (i.e., are "participating providers") with the local Blue Cross and/or Blue Shield Licensee in that other geographic area ("Host Blue"). In some instances, members may obtain care from non-participating health care providers. The Claims Administrator's payment practices in both instances are described below.

BlueCard® Program

Under the BlueCard® Program, when members access covered services within the geographic area served by a Host Blue, the Claims Administrator will remain responsible to the group for fulfilling the Claims Administrator's contractual obligations. However, in accordance with applicable Inter-Plan Programs policies then in effect, the Host Blue will be responsible for providing such services as contracting with and handling substantially all interactions with its participating health care providers.

Liability Calculation Method Per Claim

The calculation of the Member liability on claims for Covered Services processed through the BlueCard Program will be based on the lower of the participating health care provider's billed charges for Covered Services or the negotiated price made available to the Claims Administrator by the Host Blue.

Host Blues may use various methods to determine a negotiated price, depending on the terms of each Host Blue's health care provider contracts. The negotiated price made available to the Claims Administrator by the Host Blue may represent a payment negotiated by a Host Blue with a health care provider that is one of the following:

- an actual price. An actual price is a negotiated payment without any other increases or decreases, or
- an estimated price. An estimated price is a negotiated payment reduced or increased by a percentage to consider certain payments negotiated with the provider and other claim- and non-claim-related transactions. Such transactions may include, but are not limited to, anti-fraud and abuse recoveries, provider refunds not applied on a claim-specific basis, retrospective settlements, and performance-related bonuses or incentives; or
- an average price. An average price is a percentage of billed charges for Covered Services representing the aggregate payments negotiated by the Host Blue with all of its health care providers or a similar classification of its providers and other claim- and non-claim-related transactions. Such transactions may include the same ones as noted above for an estimated price.

Host Blues using either an estimated price or an average price may, in accordance with Inter-Plan Programs policies, prospectively increase or reduce such prices to correct for over- or underestimation of past prices (i.e., prospective adjustments may mean that a current price reflects additional amounts or credits for claims already paid to providers or anticipated to be paid to or received from providers). However, the amount paid by the Member is a final price; no future price adjustment will result in increases or decreases to the pricing of past claims. The BlueCard Program requires that the price submitted by a Host Blue to the Claims Administrator is a final price irrespective of any future adjustments based on the use of estimated or average pricing.

A small number of states require a Host Blue either (a) to use a basis for determining Member liability for Covered Services that does not reflect the entire savings realized, or expected to be realized, on a particular claim or (b) to add a surcharge. Should the state in which health care services are accessed mandate liability calculation methods that differ from the negotiated price methodology or require a surcharge, the Claims Administrator would then calculate Member liability in accordance with applicable law.

Return of Overpayments

Under the BlueCard Program, recoveries from a Host Blue or its participating health care providers can arise in several ways, including, but not limited to, anti-fraud and abuse recoveries, health care provider/hospital audits, credit balance audits, utilization review refunds, and unsolicited refunds. In some cases, the Host Blue will engage a third party to assist in identification or collection of recovery amounts. The fees of such a third party may be netted against the recovery. Recovery amounts determined in this way will be applied in accordance with applicable Inter-Plan Programs policies, which generally require correction on a claim-by-claim or prospective basis.

Negotiated National Account Arrangements

As an alternative to the BlueCard Program, a member's claims for covered services may be processed through a negotiated national account arrangement with a Host Blue.

If the Claims Administrator has arranged for a Host Blue to make available a custom health care provider network in connection with this contract, then the terms and conditions set forth in the Claims Administrator's negotiated national account arrangements with such Host Blue shall apply.

Member liability calculation will be based on the lower of either billed covered charges or negotiated price made available to the Claims Administrator by the Host Blue that allows members access to negotiated participation agreement networks of specified participating health care providers outside of the geographic area the Claims Administrator serves.

Non-Participating Health Care Providers Outside of the Geographic Area the Claims Administrator Serves

Member Liability Calculation

When covered services are provided outside of the geographic area the Claims Administrator serves by non-participating health care providers, the amount a member pays for such services will generally be based on the Host Blue's non-participating health care provider local payment unless otherwise specified under the terms of this contract or as required by applicable state law. In these situations, the member may be responsible for the difference between the amount that the non-participating health care provider bills and the payment the Claims Administrator will make for the covered services as set forth in this paragraph.

Exceptions

In some exception cases, the Claims Administrator may pay claims from non-participating health care providers outside of the geographic area the Claims Administrator serves based on a case-specific negotiated rate in situations where, for example, a member did not have reasonable access to a participating provider, as determined by Claims Administrator in the Claims Administrator's sole and absolute discretion or by applicable state law. In any of these exception situations, the member may be responsible for the difference between the amount that the non-participating health care provider bills and the payment the Claims Administrator will make for the covered services as set forth in this paragraph.

COVERED SERVICES

This plan may not cover all of your health care expenses. Read this benefit booklet carefully to determine which health care services are covered. Please keep in mind that you could be financially responsible for total payment to the provider for any services not covered by this plan.

The plan provides benefits for the following services you receive from a provider only when such services are determined to be medically necessary and appropriate. All benefit limits, deductibles, and copayment amounts are described in the Schedule of Benefits. In-network care is covered at a higher level of benefits than out-of-network care.

Ambulance Service

The plan covers local transportation by a specially designed and equipped vehicle used only to transport the sick and injured:

- from your home, scene of accident or medical emergency to a hospital or skilled nursing facility;
- between hospitals; or
- between hospital and skilled nursing facility.
- from a hospital to your home; or
- from a skilled nursing facility to your home.

Trips must be to the closest local facility that can provide covered services appropriate for your condition. If there is no facility in the local area that can provide covered services appropriate for your condition, then ambulance service means transportation to the closest facility outside the local area that can provide the necessary service.

Transportation and related emergency services provided by an ambulance service will be considered emergency ambulance service if the injury or condition is considered emergency care. Use of an ambulance as transportation to an emergency room for an injury or condition that is not considered emergency care will not be covered as emergency ambulance services. Refer to the Covered Services section for a definition of emergency care services.

Anesthesia for Non-Covered Dental Procedures (Limited)

The plan covers general anesthesia and associated hospital and medical services normally related to the administration of general anesthesia which are rendered in connection for non-covered dental procedures or non-covered oral surgery. Benefits are provided for members age seven or under and for developmentally disabled members when determined by the Claims Administrator to be medically necessary and appropriate and when a successful result cannot be expected for treatment under local anesthesia or when a superior result can be expected from treatment under general anesthesia.

Autism Spectrum Disorders

Benefits are provided to members less than 21 years of age for the following:

- **Diagnostic Assessment of Autism Spectrum Disorders**

Medically necessary and appropriate assessments, evaluations or tests performed by a physician, licensed physician assistant, psychologist or certified registered nurse practitioner to diagnose whether an individual has an autism spectrum disorder.

- **Treatment of Autism Spectrum Disorders**

Services must be specified in a treatment plan developed by a physician or psychologist following a comprehensive evaluation or reevaluation performed in a manner consistent with the most recent clinical report or recommendations of the American Academy of Pediatrics. The Claims Administrator may review a treatment plan for autism spectrum disorders once every six months, or as agreed upon between the Claims Administrator and the physician or psychologist developing the treatment plan.

Treatment may include the following medically necessary and appropriate services:

- **Pharmacy Care**

Any assessment, evaluation or test prescribed or ordered by a physician, licensed physician assistant or certified registered nurse practitioner to determine the need or effectiveness of a prescription drug approved by the Food and Drug Administration (FDA) and designated by the Claims Administrator for the treatment of autism spectrum disorders.

- **Psychiatric and Psychological Care**

Direct or consultative services provided by a psychologist or by a physician who specializes in psychiatry.

- **Rehabilitative Care**

Professional services and treatment programs, including Applied Behavioral Analysis, provided by an autism service provider to produce socially significant improvements in human behavior or to prevent loss of attained skill or function.

- **Therapeutic Care**

Services that are provided by a speech language pathologist, occupational therapist or physical therapist.

Dental Services Related to Accidental Injury

The plan covers dental services rendered by a physician immediately following an accidental injury to sound natural teeth. Follow-up services, if any, that are provided after the initial treatment to sound natural teeth are not covered. Injury caused by chewing or biting will not be considered accidental injury.

Diabetes Treatment

The plan covers the following services when required in connection with the treatment of diabetes and when prescribed by a physician legally authorized to prescribe such items under the law:

- equipment and supplies such as blood glucose monitors, monitor supplies, injection aids, and insulin infusion devices; and
- Diabetes Education Program when your physician certifies that you require diabetes education as an outpatient, coverage is provided for the following when rendered through an outpatient diabetes education program*:
 - visits medically necessary and appropriate upon the diagnosis of diabetes; and
 - subsequent visits under circumstances whereby your physician: a) identifies or diagnoses a significant change in your symptoms or conditions that necessitates changes in self-management, or b) identifies as medically necessary and appropriate, a new medication or therapeutic process relating to the treatment and/or management of diabetes.

*Outpatient Diabetes Education Program is a program of self-management training and education, including medical nutrition therapy, for the treatment of diabetes. Such program must be conducted under the supervision of a licensed health care professional with expertise in diabetes. Outpatient Diabetes Education services will be covered subject to the criteria of the Claims Administrator. These criteria are based on the certification programs for Outpatient Diabetes Education developed by the American Diabetes Association (ADA) and the Pennsylvania Department of Health (DOH).

Diagnostic Services

The plan covers the following services when ordered by a Professional Provider:

- diagnostic X-ray, consisting of radiology, magnetic resonance imaging (MRI), ultrasound, and nuclear medicine;
- diagnostic pathology, consisting of laboratory and pathology tests;
- diagnostic medical procedures, consisting of electrocardiogram (ECG), electroencephalogram (EEG), and other electronic diagnostic medical procedures and physiological medical testing approved by the Claims Administrator; and
- allergy testing consisting of percutaneous, intracutaneous, and patch tests.

Durable Medical Equipment

The plan covers the rental (or, at the option of the Claims Administrator, the purchase, adjustment, repairs and replacement) of durable medical equipment for therapeutic use prescribed by a Professional Provider within the scope of his/her license. Rental costs cannot exceed the total cost of purchase.

Enteral Foods

The plan covers Enteral Foods, which is a liquid source of nutrition equivalent to a prescription drug that is administered orally or enterally and which may contain some or all nutrients necessary to meet minimum daily nutritional requirements. Enteral Foods are intended for the specific dietary management of a disease or condition for which distinctive nutritional requirements are identified through medical evaluation.

- amino acid-based elemental medical enteral foods ordered by a Physician for infants and children for food protein allergies, food protein-induced enterocolitis syndrome, eosinophilic disorders and short bowel syndrome;
- nutritional supplements administered under the direction of a Physician for the therapeutic treatment of phenylketonuria, branched-chain ketonuria, galactosemia and homocystinuria; and

- enteral foods prescribed by a Physician, when administered on an Outpatient basis, considered to be the Member's sole source of nutrition and provided:
 - through a feeding tube (nasogastric, gastrostomy, jejunostomy, etc.) and utilized instead of regular shelf food or regular infant formulas; or
 - orally and identified as one (1) of the following types of defined enteral foods with:
 1. hydrolyzed (pre-digested) protein or amino acids;
 2. specialized content for special metabolic needs;
 3. modular components; or
 4. standardized nutrients.

Once it is determined that the above criteria are met, coverage for enteral foods will continue as long as it represents at least fifty percent (50%) of the Member's daily caloric requirement.

Coverage for enteral foods ***excludes*** the following:

- blenderized food, baby food, or regular shelf food;
- milk or soy based infant enteral foods with intact proteins;
- any enteral foods, when used for the convenience of you or your family members;
- nutritional supplements or any other substance utilized for the sole purpose of weight loss or gain, or for caloric supplementation, limitation or maintenance; and
- semisynthetic intact protein/protein isolates, natural intact protein/protein isolates, and intact protein/protein isolates, when provided orally.

Coverage does not include normal food products used in the dietary management of the disorders set forth in this section.

Home Health Care/Hospice Care Services

The plan covers the following services you receive from a home health care agency, hospice or a hospital program for home health care, and/or hospice care:

- skilled nursing services of a Registered Nurse (RN) or Licensed Practical Nurse (LPN), excluding private duty nursing services;
- physical medicine, occupational therapy and speech therapy services;
- medical and surgical supplies provided by the home health care agency or hospital program for home health care or hospice care;
- oxygen and its administration;
- medical social service consultations;
- health aide services when you are also receiving covered nursing or therapy and rehabilitation services; and
- family counseling related to the member's terminal condition.

Home health care benefits are not payable for:

- dietician services;
- homemaker services;
- maintenance therapy;
- dialysis treatment;
- custodial care; or
- food or home-delivered meals.

Home Infusion and Suite Infusion Therapy Services

Benefits will be provided when performed by a home infusion and/or suite infusion therapy provider at an infusion suite or in a home setting. This includes pharmaceuticals, pharmacy services, intravenous solutions, medical/surgical supplies and nursing services associated with infusion therapy. Specific adjunct non-intravenous therapies are included when administered only in conjunction with infusion therapy. Benefits for certain infusion therapy prescription drugs as identified by Highmark and which are appropriate for self-administration will be provided only when received from a participating pharmacy provider.

Hospital Services

The plan covers the following services received in a facility provider. Benefits will be covered only when, and so long as, they are determined to be medically necessary and appropriate for the treatment of the patient's condition.

Inpatient Hospital Services

- **Bed, Board and General Nursing Services in:**

- A room with two or more beds.
- A private room. Private room allowance is the average semi-private room charge.
- A bed in a Special Care Unit which is a designated unit which has concentrated all facilities, equipment, and supportive services for the provision of an intensive level of care for critically ill patients.

- **Inpatient Ancillary Services (Hospital Services and Supplies)**

- Operating, delivery and treatment rooms and equipment.
- Drugs and medicines provided to you while you are an inpatient in a facility provider.
- Whole blood, administration of blood, blood processing, and blood derivatives.
- Anesthesia, anesthesia supplies and services rendered in a hospital or other facility provider by an employee of the hospital or other Facility Provider. Administration of anesthesia ordered by the attending professional provider and rendered by a professional provider other than the surgeon or assistant at surgery.
- Medical and surgical dressings, supplies, casts and splints.
- Diagnostic services.
- Therapy and rehabilitation services.

Outpatient Hospital Services

- **Outpatient Ancillary Services (Hospital Services and Supplies)**

- Use of operating, delivery and treatment rooms and equipment.
- Drugs and medicines provided to you while you are an outpatient in a facility provider.
- Whole blood, administration of blood, blood processing, and blood derivatives.
- Anesthesia, anesthesia supplies, and services rendered in a facility provider by the attending professional provider and rendered by a professional provider other than the surgeon or assistant at surgery.
- Medical and surgical dressings, supplies, casts, and splints.

- **Pre-Admission Testing**

The plan covers tests and studies required in connection with your admission rendered or accepted by a hospital on an outpatient basis prior to a scheduled admission to the hospital as an inpatient.

- **Surgery**

The plan covers hospital services and supplies for outpatient surgery including removal of sutures, anesthesia, anesthesia supplies and services furnished by an employee of the hospital or other Facility Provider other than the surgeon or assistant at surgery.

Emergency Care Services

The plan covers the treatment of bodily injuries resulting from an accident, or following the sudden onset of a medical condition, or following, the case of a chronic condition, a sudden an unexpected medical event that manifests itself by acute symptoms of sufficient severity or severe pain, such that a prudent layperson who possesses an average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in:

- Placing your health or, with respect to a pregnant woman, the health of the woman or the unborn child in serious jeopardy;
- Causing serious impairment to bodily functions; and/or
- Causing serious dysfunction of any bodily organ or part

And for which care is sought as soon as possible after the medical condition becomes evident to you.

As a PPO member, you are covered at the higher, network level of benefits for emergency care received in or outside the provider network. This flexibility helps accommodate your needs when you need care immediately.

Your outpatient emergency room visits may be subject to copayment, which is waived if you are admitted as an inpatient. (Refer to the Summary of Benefits section for your program's specific amounts.)

In emergency situations, where you must be treated immediately, go directly to your nearest hospital emergency provider or call "911" or your area's emergency number. Once the crisis has passed, call your physician to receive appropriate follow-up care.

Emergency care services are services and supplies, including drugs and medicines for outpatient emergency treatment of bodily injuries resulting from an accident of medical condition. Also included is a medical screening examination and ancillary services necessary to evaluate such injury or emergency medical condition and further medical examination and treatment as required to stabilize the patient.

Treatment for any occupational injury for which benefits are provided under any worker's compensation law or any similar occupational disease law is not covered.

Maternity Services

If you think you are pregnant, you may contact your physician or go to a network obstetrician or nurse midwife. When your pregnancy is confirmed, you may continue to receive follow-up care which includes prenatal visits, medically necessary and appropriate sonograms, delivery, postpartum, and newborn care in the hospital.

The plan covers hospital, medical, and surgical services rendered by a facility provider or professional provider for:

- **Complications of Pregnancy**

The plan covers the physical effects directly cause by pregnancy but which are not considered from a medical viewpoint to be the effect of normal pregnancy, including conditions related to ectopic pregnancy or those that require cesarean section.

- **Normal Pregnancy**

The plan covers normal pregnancy which includes any condition usually associated with the management of a difficult pregnancy but is not considered a complication of pregnancy.

- **Nursery Care**

The plan covers services provided to the newborn child from the moment of birth, including care which is necessary for the treatment of medically diagnosed congenital defects, birth abnormalities, prematurity, and routine nursery care. Routine nursery care includes inpatient medical visits by a professional provider. Benefits will continue for a maximum of thirty-one (31) days. To be covered as a dependent beyond the thirty-one-day (31-day) period, the newborn child must be enrolled as dependent under this program within such period. Refer to the General Information section for further eligibility information.

- **Maternity Home Health Care Visit**

The plan covers one (1) maternity home health care visit provided at your home within forty-eight (48) hours of discharge when the discharge from a facility provider occurs prior to (a) forty-eight (48) hours of inpatient care following a normal vaginal delivery or (b) ninety-six (96) hours of inpatient care following a cesarean delivery. This visit shall be made by a network provider whose scope of practice includes postpartum care. The visit includes parent education, assistance and training in breast and bottle feeding, infant screening, clinical tests, and the performance of any necessary maternal and neonatal physical assessments. The visit may, at your sole discretion, occur at the office of your network provider. The visit is subject to all terms of the Plan.

Under state law, the Claims Administrator is generally prohibited from restricting benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than forty-eight (48) hours following a vaginal delivery, or less than ninety-six (96) hours following a cesarean section. However, state law does not prohibit the mother's or newborn's attending provider from discharging the mother or her newborn earlier than forty-eight (48) hours (or ninety-six (96) hours as applicable) if the mother and newborn meet the medical criteria for a safe discharge contained in guidelines which recognize treatment standards used to determine the appropriate length of stay; including those of the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists. In any case, the Claims Administrator can only require that a provider obtain authorization for prescribing an inpatient hospital stay that exceeds forty-eight (48) hours (or ninety-six (96) hours).

The Claims Administrator offers maternity education and support programs. Please reach out Member Services for more information.

Medical Services

Inpatient Medical Services

The plan covers medical care by a professional provider when you are an inpatient for a condition not related to surgery, pregnancy, or mental illness, except as specifically provided herein:

- **Concurrent Care**

Medical care rendered concurrently with surgery during one (1) inpatient stay by a professional provider other than the operating surgeon for treatment of a medical condition separate from the condition for which surgery was performed. Medical care by two (2) or more professional providers rendered concurrently during one (1) inpatient stay when the nature or severity of your condition requires the skills of separate physicians.

- **Consultation**

Consultation services rendered to an inpatient by another professional provider at the request of the attending professional provider. Consultation does not include staff consultations which are required by facility provider rules and regulations. Benefits are limited to one (1) consultation per consultant per admission.

- **Inpatient Medical Care Visits**

Benefits are provided for inpatient medical care visits.

- **Intensive Medical Care**

Medical care rendered to you when your condition requires a professional provider's constant attendance and treatment for a prolonged period of time.

- **Routine Newborn Care**

Professional provider visits to examine the newborn infant while the mother is an inpatient.

Outpatient Medical Care Services (Office Visits)

The plan covers Medical care rendered by a professional provider when you are an outpatient for a condition not related to surgery, pregnancy, or mental illness, except as specifically provided. Benefits include medical care visits, telemedicine services and consultations for the examination, diagnosis, and treatment.

You can physically go to one of the following providers:

- Primary care physician's (PCP) or specialist's office
- Physician's office located in an outpatient hospital/hospital satellite setting
- Urgent Care Center
- Retail site, such as in a pharmacy or other retail store

Or you can interact with a professional provider as follows:

- A virtual visit between you and a PCP or retail clinic via an audio and video telecommunications system.
- A virtual visit between you and a specialist via the internet or similar electronic communications for the treatment of skin conditions or diseases.
- A specialist virtual visit between you and a specialist at a remote location via interactive audio and video telecommunications. Benefits are provided for a specialist virtual visit which is subsequent to your initial visit with your treating specialist for the same condition. The provider-based location from which you communicate with the specialist is referred to as the "originating site." Benefits will not be provided for a specialist virtual visit if the visit is related to the treatment of mental illness or substance abuse. (The specialist virtual visit is subject to availability within your service area.)

Different types of providers and their locations may require different payment amounts. The specific amounts you are responsible for paying depend on your particular benefits.

- **Allergy Extract/Injections**

The plan covers allergy extract and allergy injections.

- **Therapeutic Injections**

The plan covers therapeutic injections required in the diagnosis, prevention, and treatment of an injury or illness.

Mental Health Care Services

The plan provides professional, confidential mental health care that addresses your individual needs. The PPO program covers the following services you receive from a provider for the treatment of mental illness.

- **Inpatient Facility Services**

Inpatient hospital services provided by a Facility Provider for the treatment of mental illness.

- **Inpatient Medical Services**

Covered inpatient medical services provided by a Professional Provider:

- individual psychotherapy;
- group psychotherapy;
- psychological testing;
- counseling with family members to aid your diagnosis and treatment; and
- electroshock treatment or convulsive drug therapy including anesthesia when administered concurrently with the treatment by the same professional provider.

- **Partial Hospitalization Mental Health Services**

Benefits are only available for mental health care services provided on a partial hospitalization basis when received through a partial hospitalization program. A mental health care service provided on a partial hospitalization basis is considered an outpatient care visit and is subject to any outpatient care cost-sharing amounts.

- **Outpatient Mental Health Care Services**

Inpatient facility service and inpatient medical benefits (except room and board) provided by a Facility Provider or Professional Provider as described above, are also available when you are an outpatient, including a virtual visit between you and a specialist or approved telemedicine provider via an audio and video telecommunications system.

- **Serious Mental Illness Care Services**

Serious mental illnesses include schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, obsessive-compulsive disorder, anorexia nervosa, bulimia nervosa, and delusional disorder.

Coverage is provided for inpatient care and outpatient care for the treatment of serious mental illness. A serious mental illness service provided on a partial hospitalization basis will be deemed to be an outpatient care visit subject to any outpatient care cost-sharing amounts.

Orthotic Devices

The plan covers the purchase, fitting, necessary adjustment, repairs and replacement of a rigid or semi-rigid supportive device which restricts or eliminates motion of a weak or diseased body part.

Pediatric Extended Care Services

The plan covers care received from a pediatric extended care facility that is licensed by the state and is primarily engaged in providing basic non-residential services to infants and/or young children who have complex medical needs requiring skilled nursing and therapeutic care and who may be technologically dependent.

Services rendered by a pediatric extended care facility pursuant to a treatment plan for which benefits may include one or more of the following:

- skilled nursing services of a Registered Nurse (RN) or Licensed Practical Nurse (LPN);
- physical medicine, speech therapy and occupational therapy;
- respiratory therapy;
- medical and surgical supplies provided by the pediatric extended care facility;
- acute health care support; and
- ongoing assessments of health status, growth and development.

Pediatric extended care services will be covered for children eight (8) years of age or under, pursuant to the attending physician's treatment plan only when provided in a pediatric extended care facility, and when approved by the Claims Administrator.

A prescription from the child's attending physician is necessary for admission to such facility.

No benefits are payable after the child has reached the maximum level of recovery possible for his or her particular condition and no longer requires definitive treatment other than routine supportive care.

Preventive Care Services

Preventive Benefits are offered in accordance with a predefined schedule based on age, sex, and certain risk factors. The Claims Administrator periodically reviews the schedule of covered services based on the requirements of the Patient Protection Affordable Care Act of 2010, and advice from organizations such as the American Academy of Pediatrics, the U.S. Preventive Services Task Force, the Blue Cross Blue Shield Association and, and medical consultants. Therefore, the frequency and eligibility of services is subject to change. The plan covers periodic physical examinations, well child visits, immunizations, and selected diagnostic tests. For a current schedule of covered services, log onto Highmark's member website, www.highmarkbcbs.com, or call Member Services at the number on the back of your ID card.

- **Adult and Pediatric Care**

Routine physical examinations, regardless of medical necessity and appropriateness, including a complete medical history for adults and other items and services.

- **Adult Immunizations**

The plan covers adult immunizations, including the immunizing agent, when required for the prevention of disease.

- **Diagnostic Services and Procedures**

The plan covers routine screening tests and procedures, regardless of medical necessity and appropriateness.

- **Routine Gynecological Examination and Pap Test**

The plan covers one (1) routine gynecological examination, including a pelvic and clinical breast examination, and one (1) routine Papanicolaou smear (pap test) per calendar year. Benefits are not subject to program deductibles or maximums.

- **Mammographic Screening**

The plan covers:

- An annual routine mammographic screening starting at forty (40) years of age or older.
- Mammographic screenings for all members regardless of age when such services are prescribed by a physician.

Benefits for mammographic screening are payable only if performed by a mammography service provider who is properly certified.

- **Pediatric Immunizations**

The plan covers, to members under 21 years of age and dependent children, pediatric immunizations, including the immunizing agents, which conform with the standards of the Advisory Committee on Immunization Practices of the Center for Disease Control and U.S. Department of Health and Human Services. Benefits are not subject to the program deductible or dollar limits.

- **Colorectal Cancer Screenings**

The plan covers the following tests or procedures when ordered by a physician for the purpose of early detection of colorectal cancer:

- diagnostic laboratory and pathology screening services such as a fecal-occult blood or fecal immunochemical test;
- diagnostic x-ray screening services such as barium enema;
- surgical screening services such as flexible sigmoidoscopy and colonoscopy and hospital services related to such surgical screening services; and
- such other diagnostic pathology and laboratory, diagnostic x-ray, surgical screening tests and diagnostic screening services consistent with approved medical standards and practices for the detection of colon cancer.

The plan covers members 50 years of age or older as follows, or more frequently and regardless of age when prescribed by a physician:

- an annual fecal-occult blood test or fecal immunochemical test;
- a sigmoidoscopy every five years;
- a screening barium enema or test consistent with approved medical standards and practices to detect colon cancer every five (5) years; and
- a colonoscopy every ten (10) years.

If you are determined to be at high or increased risk, regardless of age, benefits are provided for a colonoscopy or any other combination of covered services related to colorectal cancer screening when prescribed by a physician and in accordance with the current American Cancer Society guidelines on screening for colorectal cancer as of January 1, 2008.

Colorectal cancer screening services which are otherwise not described herein and are prescribed by a physician for a symptomatic member are not considered preventive care services. The payment for these services will be consistent with similar medically necessary and appropriate covered services.

- **Tobacco Use, Counseling, and Interventions**

The plan covers screenings for tobacco use and, for those who use tobacco products, two (2) tobacco cessation attempts per year. A tobacco cessation attempt includes four (4) tobacco cessation counseling sessions and covered medications.

Private Duty Nursing Services

The plan covers services of an actively practicing registered nurse (RN) or licensed practical nurse (LPN) when ordered by a physician provided such nurse does not ordinarily reside in your home or is not a member of your immediate family.

If you are an inpatient in a Facility Provider only when the Claims Administrator determines that the nursing services require are of a nature or degree of complexity or quantity that could not be provided by the regular nursing staff.

If you are at home only when the Claims Administrator determines that the nursing services require the skills of an RN or an LPN.

Prosthetic Appliances

The plan covers the purchase, fitting, necessary adjustments, repairs, and replacements of prosthetic devices and supplies which replace all or part of an absent body organ and its adjoining tissues, or replace all or part of the function of a permanently inoperative or malfunctioning body organ (excluding dental appliances and the replacement of cataract lenses). Initial and subsequent prosthetic devices to replace the removed breast(s) or a portion thereof are also covered.

Skilled Nursing Facility Services

The plan covers services rendered in a skilled nursing facility to the same extent benefits are available to an inpatient of a hospital.

Skilled nursing facility benefits are **not** payable:

- after a patient has reached the maximum level of recovery possible for his or her particular condition and no longer requires definitive treatment other than routine supportive care;
- when confinement is intended solely to assist the member with the activities of daily living or to provide an institutional environment for your convenience; or
- for treatment of substance abuse or mental illness.

Spinal Manipulations

The plan covers spinal manipulations for the detection and correction by manual or mechanical means of structural imbalance or subluxation resulting from or related to distortion, misalignment, or subluxation of or in the vertebral column.

Substance Abuse Services

Benefits are provided for individual and group counseling and psychotherapy, psychological testing and family counseling for the treatment of substance abuse and include the following:

- inpatient hospital or substance abuse treatment facility services for detoxification;
- substance abuse treatment facility services for non-hospital inpatient residential treatment and rehabilitation services; and
- outpatient hospital or substance abuse treatment facility or outpatient substance abuse treatment facility services for rehabilitation therapy.

A substance abuse service provided on a partial hospitalization basis is considered an outpatient care visit and is subject to any outpatient care cost-sharing arrangement.

Surgical Services

The plan covers the following services you receive from a Professional Provider. See the Healthcare Management section for additional information which may affect your benefits.

- **Anesthesia**

The plan covers administration of anesthesia for covered surgery when ordered by the attending Professional Provider and rendered by a Professional Provider other than the surgeon or the assistant-at-surgery. Benefits will also be provided for the administration of anesthesia for covered oral surgical procedures in an outpatient setting when ordered and administered by the attending Professional Provider.

- **Assistant at Surgery**

The plan covers services of a physician who actively assists the operating surgeon in the performance of a covered surgery. Benefits will be provided for an assistant at surgery only if a house staff member, intern, or resident is not available.

- **Second Surgical Opinion**

The plan covers a consulting physician's opinion and directly related diagnostic services to confirm the need for recommended elective surgery.

Keep in mind that:

- the second opinion consultant must not be the physician who first recommended elective surgery;
- elective surgery is covered surgery that may be deferred and is not an emergency;
- use of a second surgical opinion is at your opinion;
- if the first opinion for elective surgery and the second opinion conflict, then a third opinion and directly related diagnostic services are covered services; and
- if the consulting opinion is against elective surgery and you decide to have the elective surgery, the surgery is a covered service. In such instance, you will be eligible for a maximum of two such consultations involving the elective surgical procedure in question, but limited to one (1) consultation per consultant.

- **Special Surgery**

The plan covers:

- Sterilization and its reversal regardless of medical necessity and appropriateness.
- Oral surgery benefits are provided for limited oral surgical procedures determined to be medically necessary and appropriate including: the extraction of impacted third molars when partially or totally covered by bone; the extraction of teeth in preparation for radiation therapy; mandibular staple implant (provided the procedure is not done to prepare the mouth for dentures); lingual frenectomy, frenotomy, or frenoplasty (to correct tongue-tie); Facility Provider and anesthesia services rendered in a facility setting in conjunction with non-covered dental procedures when determined by the Claims Administrator to be medically necessary and appropriate due to your age and/or medical condition; accidental injury to the jaw or structures contiguous to the jaw except teeth; the correction of non-dental physiological condition which has resulted in a severe functional impairment; treatment for tumors and cysts requiring pathological examination of the jaw, cheeks, lips, tongue, roof, and floor of mouth; orthodontic treatment of congenital cleft palates involving the maxillary arch, performed in conjunction with bone graft surgery to correct the bony deficits associated with extremely wide clefts affecting the alveolus.
- Mastectomy and breast cancer reconstruction benefits are provided for a mastectomy performed on an inpatient or outpatient basis for: all stages of reconstruction of the breast on which the mastectomy has been performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; prosthesis; and treatment of physical complications of mastectomy including lymphedema. Benefits are also provided for one (1) home health care visit as determined by your physician within forty-eight (48) hours after discharge if such discharge occurred within forty-eight (48) hours after an admission for a mastectomy.
- Gender reassignment surgery outpatient benefits are provided for genital and breast surgeries and associated covered services such as, but not limited to, hormonal therapy performed in connection with a planned or completed gender reassignment surgery if you are diagnosed with gender dysphoria and subject to you meeting specific benefit eligibility criteria.

- **Surgery**

- Surgery performed by a professional provider. Separate payment will not be made for pre- and post-operative services.
- If more than one (1) surgical procedure is performed by the same Professional Provider during the same operation, the total benefits payable will be the amount payable for the highest paying procedure and no allowance shall be made for additional procedures except where the Claims Administrator deems that an additional allowance is warranted.

Telemedicine Service

The plan covers a real time interaction between you and a designated telemedicine provider conducted by means of telephonic or audio and video telecommunications, for the purpose of providing specific outpatient covered services.

Therapy and Rehabilitation Services

The plan covers the following services when such services are ordered by a physician:

- **Physical Medicine**

The treatment by physical means or modalities such as, but not limited to, mechanical stimulation, heat, cold, light, air, water, electricity, sound, massage, mobilization, and the use of therapeutic exercises and activities, and rehabilitative procedures, performed to relieve pain and restore level of function following disease, illness or injury.

- **Radiation Therapy**

The treatment of disease by X-ray, gamma ray, accelerated particles, mesons, neutrons, radium, or radioactive isotopes.

- **Chemotherapy**

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

- **Dialysis Therapy**

The treatment of acute renal failure or chronic irreversible renal insufficiency for removal of waste materials from the body through hemodialysis or peritoneal dialysis. Dialysis treatment includes home dialysis.

- **Respiration Therapy**

The introduction of dry or moist gases into the lungs for treatment purposes.

- **Occupational Therapy**

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

- **Speech Therapy**

The treatment for the correction of a speech impairment resulting from disease, surgery, injury, congenital and developmental anomalies, or previous therapeutic processes.

- **Infusion Therapy**

The treatment by means of infusion therapy when performed by a facility provider or ancillary provider and for self-administration if the components are furnished and billed by a facility provider or ancillary provider. Benefits for certain infusion therapy prescription drugs as identified by Highmark and which are appropriate for self-administration will be provided only when received from a participating pharmacy provider.

- **Cardiac Rehabilitation**

The physiological and psychological rehabilitation of patients with cardiac conditions through regulated exercise programs.

Transplant Services

The plan covers services furnished by a hospital which are directly and specifically related to the transplantation of organs, bones, tissue, or blood stem cells. If a human organ, bone, tissue, or blood stem cell transplant is provided from a living donor to a human transplant recipient:

- when both the recipient and the donor are members, each is entitled to the benefits their program;
- when only the recipient is a member, both the donor and the recipient are entitled to the benefits of this plan subject to the following additional limitations: 1) the donor benefits are limited to only those not provided or available to the donor from any other source including, but not limited to, other insurance coverage, other Blue Cross or Blue Shield coverage, or any government program, and 2) benefits provided to the donor will be charged against the recipient's coverage under this program to the extent that benefits remain and are available under this program after benefits for the recipient's own expenses have been paid;

- when only the donor is a member, the donor is entitled to the benefits of this program, subject to the following additional limitations: 1) the benefits are limited to only those not provided or available to the donor from any other source in accordance with the terms of this program, and 2) no benefits will be provided to the non-member transplant recipient; and
- if any organ, tissue, or blood stem cell is sold rather than donated to the membered recipient, no benefits will be payable for the purchase price of such organ, tissue, or blood stem cell; however, other costs related to evaluation and procurement are covered up to the covered member recipient's program limit.

PRESCRIPTION DRUGS

The plan pays for prescription drugs when you purchase them from a pharmacy network applicable to your program. The pharmacy network includes both major chains and independent stores. ***No benefits are available if drugs are purchased from a non-network pharmacy.***

To help contain costs, if a generic drug is available, you will be given the generic. As you probably know, generic drugs have the same chemical composition and therapeutic effects as brand names, and must meet the same requirements of the Food and Drug Administration (FDA). ***Should you choose a brand name drug when a generic is available, you must pay the price difference between the brand and generic prices in addition to the applicable copayment or coinsurance amount.***

Covered Drugs

Covered drugs include:

- drugs which, under Federal law, are required to bear the legend: "Caution: Federal law prohibits dispensing without a prescription";
- legend drugs under applicable state law and dispensed by a licensed pharmacist;
- preventive drugs that are offered in accordance with a predefined schedule and are prescribed for preventive purposes. The Claims Administrator periodically reviews the Academy of Pediatrics, the U.S. Preventive Services Task Force, the Blue Cross Blue Shield Association and medical consultants. Therefore, the frequency and eligibility of services is subject to change. For a current schedule of covered preventive drugs, log onto Highmark's member website, www.highmarkbcbs.com, or call Member Services at the toll-free telephone number listed on the back of your ID card;
- prescribed injectable insulin;
- diabetic supplies, including needles and syringes; and
- certain drugs that may require prior authorization from the Claims Administrator.

Exclusive Pharmacy Provider

Covered drugs also include selected prescription drugs within, but not limited to, the following drug classifications only when such drugs are covered medications and are dispensed through an exclusive pharmacy provider. These particular prescription drugs will be limited to your plan's retail cost-sharing provisions and retail-day's supply. Please refer to the Schedule of Benefits for details.

These selected prescription drugs may be ordered by a physician or other health care provider on your behalf or you may submit the prescription order directly to the exclusive pharmacy provider. In either situation, the exclusive pharmacy provider will deliver the prescription to you.

- Oncology related therapies
- Interferons
- Agents for multiple sclerosis and neurological related therapies
- Antiarthritic therapies

- Anticoagulants
- Hematinic agents
- Immunomodulators
- Growth hormones
- Fertility drugs

For a complete listing of those prescription drugs that must be obtained through an exclusive Pharmacy Provider, contact Member Services at the toll-free telephone number on the back of your ID card.

WHAT IS NOT COVERED

Your plan will not provide benefits for services, supplies or charges:

- For acupuncture services.
- For allergy testing, except as provided herein or as mandated by law.
- For ambulance services, except as provided herein.
- For treatment provided specifically for the purpose of assisted fertilization, including pharmacological or hormonal treatments used in conjunction with assisted fertilization, unless mandated or required by law.
- For personal hygiene and convenience items such as, but not limited to, air conditioners, humidifiers, or physical fitness equipment, stair gliders, elevators/lifts or “barrier free” home modifications, whether or not specifically recommended by a Professional Provider.
- For operations for cosmetic purposes done to improve the appearance of any portion of the body, and from which no improvement in physiological function can be expected, except as otherwise required by law. Other exceptions to this exclusion are: a) surgery to correct a condition resulting from an accident; b) surgery to correct congenital birth defects; and c) surgery to correct a functional impairment which results from a covered disease or injury.
- For otherwise covered services ordered by a court or other tribunal as part of your or your dependent’s sentence.
- For custodial care, domiciliary care, protective and supportive care including educational services, rest cures, and convalescent care.
- Directly related to the care, filling, removal or replacement of teeth, the treatment of injuries to or diseases of the teeth, gums or structures directly supporting or attached to the teeth. These include, but are not limited to, apicoectomy (dental root resection), root canal treatments, soft tissue impactions, alveolectomy and treatment of periodontal disease, except for dental expenses related to accidental injury, anesthesia for non-covered dental procedures and orthodontic treatment for congenital cleft palates and provided herein.
- Rendered prior to your effective date of coverage.

- For the following services associated with the additional enteral foods benefits provided under your program: blenderized food, baby food, or regular shelf food; milk or soy-based infant formulae with intact proteins; any formulae, when used for the convenience of you or your family members; nutritional supplements or any other substance utilized for the sole purpose of weight loss or gain, or for caloric supplementation, limitation or maintenance; semisynthetic intact protein/protein isolates, natural intact protein/protein isolates, and intact protein/protein isolates, when provided orally; normal food products used in the dietary management of the disorders provided herein.
- Which are experimental or investigative in nature.
- For eyeglasses or contact lenses and the vision examination for prescribing or fitting eyeglasses or contact lenses (except for the initial pair of contact lenses/glasses prescribed following cataract extraction in place of surgically implanted lenses, or sclera shells intended for use in the treatment of disease or injury).
- For any illness or injury suffered during your commission of a felony, as long as such illness or injury is not the result of a medical condition or an act of domestic violence.
- For palliative or cosmetic foot care including flat foot conditions, supportive devices for the foot, corrective shoes, the treatment of subluxations of the foot, care of corns, bunions, (except capsular or bone surgery), calluses, toe nails (except surgery for ingrown toe nails), fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet, except when such devices or services are related to the treatment of diabetes.
- For any care, treatment or service which has been disallowed under the provisions of the Healthcare Management program.
- For hearing aid devices, tinnitus maskers, or examinations for the prescription or fitting of hearing aids.
- For the following services you receive from a home health care agency, hospice or a hospital program for home health care and/or hospice care: dietitian services; homemaker services; maintenance therapy; dialysis treatment; custodial care; and food or home-delivered meals.
- For immunizations required for foreign travel or employment, unless mandated or required by law.
- For inpatient admissions which are primarily for diagnostic studies.
- For inpatient admissions primarily for physical medicine services.
- For any care that is related to conditions such as hyperkinetic syndromes, learning disabilities, behavioral problems or mental retardation, but not including care related to autism spectrum disorders, which extends beyond traditional medical management or for inpatient confinement for environmental change. Care which extends beyond traditional medical management or for inpatient confinement for environmental change includes the following: a) services that are primarily educational in nature, such as academic skills training or those for remedial education or those that may be delivered in a classroom-type setting, including tutorial services; b) neuropsychological testing, educational testing (such as I.Q., mental ability, achievement and aptitude testing), except for specific evaluation purposes directly related to medical treatment; c) services provided for purposes of behavioral modification and/or training; d) services related to the treatment of learning disorders or learning disabilities; e) services provided primarily for social or environmental change or for respite care; f) developmental or cognitive therapies that are not restorative in nature but used to facilitate or promote the development of skills which the member has not yet attained; and g) services provided for which, based on medical standards, there is no established expectation of achieving measurable, sustainable improvement in a reasonable and predictable period of time.

- For any care that is related to autism spectrum disorders which extends beyond traditional medical management, except as otherwise provided herein. Care which extends beyond traditional medical management includes the following: a) services that are primarily educational in nature, such as academic skills training or those for remedial education or those that may be delivered in a classroom-type setting, including tutorial services; b) neuropsychological testing, educational testing (such as .Q., mental ability, achievement and aptitude testing), except for specific evaluation purposes directly related to medical treatment; and c) services provided primarily for respite care.
- For which you would have no legal obligation to pay.
- Which are not medically necessary and appropriate as determined by the Claims Administrator.
- To the extent payment has been made under Medicare when Medicare is primary; however, this exclusion shall not apply when the group is obligated by law to offer you all the benefits of this program.
- For methadone hydrochloride treatment for which no additional functional progress is expected to occur.
- To the extent benefits are provided to members of the armed forces while on active duty or to patients in Veteran's Administration facilities for service connected illness or injury, unless you have a legal obligation to pay.
- For telephone consultations, which do not involve telemedicine services, charges for failure to keep a scheduled visit, or charges for completion of a claim form.
- For any other medical or dental service or treatment, except as provided herein or as mandated by law.
- For treatment or services for injuries resulting from the maintenance or use of a motor vehicle if such treatment or service is paid or payable under a plan or policy of motor vehicle insurance, including a certified or qualified plan of self-insurance, or any fund or program for the payment of extraordinary medical benefits established by law, including medical benefits payable in any manner under the Pennsylvania Motor Vehicle Financial Responsibility Act.
- For nutritional counseling, except as provided herein, or as required by state or federal law.
- For treatment of obesity, except for medical and surgical treatment of morbid obesity or as otherwise set forth in the predefined preventive schedule. Please refer to the Preventive Services section of Covered Services for more information.
- For oral surgery procedures except for the treatment of injuries to the jaw, sound and natural teeth, mouth or face, except as provided herein.
- For routine or periodic physical examinations, the completion of forms, and preparation of specialized reports solely for insurance, licensing, employment or other non-preventive purposes, such as pre-marital examinations, physicals for school, camp, sports, or travel, which are not medically necessary and appropriate, except as provided herein or as mandated by law.
- For prescription drugs which were paid or are payable under a freestanding prescription drug program.

- For preventive care services, wellness services or programs, except as provided herein or as mandated by law.
- Which are not prescribed by or performed by or upon the direction of a Professional Provider.
- Rendered by other than ancillary providers, facility providers, or Professional Providers.
- Received from a dental or medical department maintained, in whole or in part, by or on behalf of an employer, a mutual benefit association, labor union, trust, or similar person or group.
- Which are submitted by a certified registered nurse and another Professional Provider or other Professional Provider for the same services performed on the same date for the same patient.
- Rendered by a provider who is a member of your immediate family.
- Performed by a Professional Provider enrolled in an education or training program when such services are related to the education or training program.
- For respite care.
- For treatment of sexual dysfunction not related to organic disease or injury.
- For skilled nursing facility services after you have reached the maximum level of recovery possible for your particular condition and no longer require definitive treatment other than routine supportive care; when confinement is intended solely to assist you with the activities of daily living or to provide an institutional environment for your convenience; or for treatment of substance abuse or mental illness.
- For nicotine cessation support programs and/or classes, except as otherwise set forth in the predefined preventive schedule.
- Incurred after the date of termination of your coverage except as provided herein.
- For outpatient therapy and rehabilitation services for which there is no expectation of restoring or improving a level of function or when no additional functional progress is expected to occur, unless medically necessary and appropriate.
- For treatment of temporomandibular joint (jaw hinge) syndrome with intra-oral prosthetic devices, or any other method to alter vertical dimensions and/or restore or maintain the occlusion and treatment of temporomandibular joint dysfunction not caused by documented organic joint disease or physical trauma.
- For the correction of myopia, hyperopia, or presbyopia, including but not limited to corneal microsurgery, such as keratomileusis, keratophakia, radial keratotomy, corneal ring implants, Lase-Assisted in Situ Keratomileusis (LASIK), and all related services.
- For losses sustained or expenses incurred as a result of an act of war whether declared or undeclared.
- For weight reduction programs, including all diagnostic testing related to weight reduction programs, unless medically necessary and appropriate.

- For well-baby care visits, except as provided herein.
- For any illness or bodily injury which occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any federal, state, or local government's workers' compensation, occupational disease or similar type legislation. This exclusion applies whether or not you claim the benefits or compensation.

In addition, under your *Prescription Drug benefits*, the following are not covered:

- For any other prescription drug except as provided herein.
- Compounded medications.
- Services of your attending physician, surgeon or other medical attendant.
- Prescription drugs dispensed for treatment of an illness or an injury for which the group is required by law to furnish hospital care in whole or in part, including, but not limited to, state or federal workers' compensation laws, occupational disease laws and other employer liability laws.
- Prescription drugs to which you are entitled, with or without charge, under a plan or program of any government or governmental body.
- Charges for therapeutic devices or appliances (e.g. support garments and other non-medicinal substances).
- Charges for administration of prescription drugs and/or injectable insulin, whether by a physician or other person.
- Any charges by any pharmacy provider or pharmacist except as provided herein.
- Any drug or medication except as provided herein.
- Any amounts you are required to pay directly to the pharmacy for each prescription or refill.
- Charges a prescription drug when such drug or medication is used for unlabeled or unapproved indications where such use has not been approved by the Food and Drug Administration (FDA).
- Drugs and supplies which are not medically necessary and appropriate or otherwise excluded herein.
- Any amounts above the deductible, coinsurance, copayment, or other cost-sharing amounts for each prescription order or refill that are your responsibility.
- Any prescription for more than the retail-day's supply or mail-service-day's supply as outlined in the Summary of Benefits.
- Any drug or medication which does not meet the definition of covered maintenance prescription drug, except those set forth in the predefined preventive schedule. Please refer to the Covered Drugs section for more information.
- Over-the-counter drugs, except those set forth in the predefined preventive schedule. Please refer to the Covered Drugs section for more information.

- Hair growth stimulants.
- Food supplements.
- Immunizations/biologicals.
- Any drugs used to abort a pregnancy.
- Blood products.
- Antihemophiliac drugs.
- Any drugs prescribed for cosmetic purposes only.
- Any prescription drug which has been disallowed under the Prescription Drug Management section of this booklet.
- Any drugs requiring intravenous administration, except insulin and other injectables used to treat diabetes.
- Any drugs which are experimental or investigative.
- Any drugs and supplies which can be purchased without a prescription order, included but not limited to blood glucose monitors and injection aids, unless specifically described as provided herein.
- Any prescription drugs or supplies purchased at a Non-Participating Pharmacy Provider, except in connection with Emergency Care described herein.
- Any prescription drug purchased through mail order but not dispensed by a designated Mail Order Pharmacy Provider
- Any drug that requires refrigeration if delivered through the mail or injectables except insulin and other injectables used to treat diabetes.
- Any selected diagnostic agents.

MEMBER SERVICES

Identification Card

An identification (ID) card will be issued to you. When you or a covered family member receive health care services, show your ID card to the hospital, pharmacy, or other health care provider and ask the provider to file a claim for you. Your ID card includes the following information:

- your name;
- your ID number;
- group number;
- copayment for physician office visits and emergency room visits;
- Member Services toll-free number (on back of card);
- precertification toll-free number (on back of card).

Only you or your covered family members are permitted to use this card. If your card is lost or stolen, contact Member Services immediately to request a new card.

Member Services Unit

An important component of your program is the dedicated Steelworkers Health and Welfare Fund Member Services unit. Trained representatives are available to assist you by answering any questions you may have about claims or benefits. Call the toll-free Member Services number on the back of your identification card for assistance. Written correspondence may be directed to:

Highmark Blue Cross Blue Shield
P.O. Box 1210
Pittsburgh, PA 15230

Summary of Benefits and Coverage (SBC)

You will receive the Summary of Benefits and Coverage (“SBC”) in accordance with applicable state or federal requirements. SBCs will be issued to you each year prior to your open enrollment period. SBCs will also be re-issued in the event that certain benefit modifications are implemented.

Information for Non-English-Speaking Participants

If you do not speak English, call the toll-free Member Services number on the back of your identification card to be connected to an AT&T interpreter line for assistance. The Member Services representatives in the dedicated unit are trained to make this connection.

HOW TO FILE A CLAIM

If you receive services from a network provider, you will not have to file a claim. If you receive services from an out-of-network provider, you may be required to file the claim yourself. The procedure is simple. Just take the following steps:

- **Know Your Benefits.** Review this information to see if the services you received are eligible under your medical program.
- **Get an Itemized Bill** – Itemized bills must include:
 - the name and address of the service provider;
 - the patient’s full name;
 - the date of service or supply;
 - a description of the service/supply;
 - the amount charged;
 - the diagnosis or nature of illness;
 - for durable medical equipment, the doctor’s certification;
 - for private duty nursing, the nurse’s license number, charge per day and shift worked;
 - for ambulance services, the total mileage.

Please note: If you have already made payment for the services you received, you must also submit proof of payment (receipt from doctor) with your claim form. Cancelled checks, cash register receipts, or personal itemizations are not acceptable as itemized bills.

- **Copy Itemized Bills** – You must submit originals, so you will want to make copies for your records. Once your claim is received, itemized bills cannot be returned.
- **Complete a Claim Form** – Make sure all information is completed properly, and then sign and date the form. Claim forms are available from your employee benefits department or Highmark’s Member Services Department.

- **Attach Itemized Bills to the Claim Form and Mail** – After you complete the above steps, attach all itemized bills to the claim form and mail everything to the address on the form.

Remember: Multiple services for the same family member can be filed with one claim form. However, a separate claim form must be completed for each patient.

TIME LIMIT FOR FILING CLAIMS

Your claims must be submitted no later than the end of the calendar year following the calendar year for which benefits are payable. In other words, claims must be submitted no later than December 31st of the year following the date the service was completed.

YOUR EXPLANATION OF BENEFITS

Once your claim is processed, you will receive an Explanation of Benefits (EOB) Statement. This Statement lists: the provider's charge; allowable amount, copayment, deductible and coinsurance amounts, if any, you are required to pay; total benefits payable; and total amount you owe.

ADDITIONAL INFORMATION ON HOW TO FILE CLAIMS

Member Inquiries

General inquiries regarding your eligibility for coverage and benefits do not involve the filing of a claim, and should be made by directly contacting Member Services at the toll-free number on your identification card.

Filing Benefit Claims

- **Authorized Representatives**
You have a right to designate an authorized representative to file or pursue a request for reimbursement or other Post-Service Claim on your behalf. The Claims Administrator reserves the right to establish reasonable procedures for determining whether an individual has been authorized to act on your behalf.
- **Requests for Precertification and Other Pre-Service Claims**
For a description of how to file a request for Precertification or other Pre-Service Claim, see the Healthcare Management section of this benefit booklet.
- **Requests for Reimbursement and Other Post-Service Claims**
When a participating hospital, physician or other provider submits its own reimbursement claim, the amount paid to that participating provider will be determined in accordance with the provider's agreement with the Claims Administrator or the local Blue Cross or Blue Shield Plan serving your area. The Claims Administrator will notify you of the amount that was paid to the provider. Any remaining amounts that you are required to pay in the form of a copayment, coinsurance or program deductible will also be identified in the Explanation of Benefits (EOB) or notice. If you believe that the copayment, coinsurance or deductible amount identified in that notice is not correct or that any portion of those amounts are covered under your benefit program, you may file a claim with the Claims Administrator. For instructions on how to file such claims, you should contact Member Services at the toll-free number on your identification card.

Determinations on Benefit Claims

- Notice of Benefit Determinations Involving Requests for Precertification and Other Pre-Service Claims
For a description of the time frames in which requests for Precertification or other Pre-Service Claim will be determined by the Claims Administrator and the notice you will receive concerning its decision, whether adverse or not, see the Healthcare Management section of this benefit booklet.

- Notice of Adverse Benefit Determinations Involving Requests for Reimbursement and Other Post-Service Claims

The Claims Administrator will notify you in writing of its determination on your request for reimbursement or other Post-Service Claim within a reasonable period of time following receipt of your claim. That period of time will not exceed thirty (30) days from the date your claim was received. However, this thirty (30) day period of time may be extended one time by the Claims Administrator for an additional fifteen (15) days, provided that the Claims Administrator determines that the additional time is necessary due to matters outside its control, and notifies you of the extension prior to the expiration of the initial thirty (30) day Post-Service Claim determination period. If an extension of time is necessary because you failed to submit information necessary for the Claims Administrator to decide on your Post-Service Claim, the notice of extension that is sent to you will specifically describe the information that you must submit. You will have at least forty-five (45) days in which to submit the information before a decision is made on your Post-Service Claim.

If your request for reimbursement or other Post-Service Claim is denied, you will receive written notification of that denial which will include, among other items, the specific reason or reasons for the adverse benefit determination and a statement describing your right to file an appeal. For a description of your right to file an appeal concerning an adverse benefit determination of a request for reimbursement or any other Post-Service Claim, refer to the following section.

APPEAL PROCEDURE

The Claims Administrator, Highmark, maintains an appeal process involving one level of review. At any time during the appeal process, you may choose to designate a representative to participate in the appeal process on your behalf. You or your representative shall notify the Claims Administrator in writing of the designation. For purposes of the appeal process described below, “you” includes designees, legal representatives and, in the case of a minor, parents entitled or authorized to act on your behalf. The Claims Administrator reserves the right to establish reasonable procedures for determining whether an individual has been authorized to act on your behalf. Such procedures as adopted by the Claims Administrator shall, in the case of an Urgent Care Claim, permit a physician or other health care provider with knowledge of your medical condition to act as your representative.

At any time during the appeal process, you may contact Member Services at the toll-free number on your identification card to inquire about the filing or status of your appeal.

If you receive notification that a Claim has been denied by the Claims Administrator, in whole or in part, you may appeal the decision. Your appeal must be submitted in writing (except in cases where the appeal relates to an Urgent Care Claim) and received by the Claims Administrator not later than one hundred eighty (180) days from the date you were notified of the adverse decision.

Upon request to the Claims Administrator, you may review all documents, records and other information relevant to the Claim which is the subject of your appeal and shall have the right to submit any written comments, documents, records, information, data or other material in support of your appeal. The appeal will be reviewed by a representative from the Appeal Review Department. The representative shall not have been involved in any previous decision to deny the Claim which is the subject of your appeal or the subordinate of any individual that was involved in that decision. In rendering a decision on your appeal, the Appeal Review Department will consider all comments, documents, records, and other information submitted by you without regard to whether such information was previously submitted to or considered by the Claims Administrator. The Appeal Review Department will also afford no deference to any prior adverse decision on the Claim, which is the subject of your appeal.

In rendering a decision on an appeal that is based, in whole or in part, on medical judgment, including a determination of whether a requested benefit is medically necessary and appropriate or experimental or investigative, the Appeal Review Department will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment.

Each appeal will be promptly investigated and the Claims Administrator will provide written notification of its decision within the following time frames:

- when the appeal involves a non-Urgent Care Pre-Service Claim, within a reasonable period of time appropriate to the medical circumstances not to exceed thirty (30) days following receipt of the appeal;
- when the appeal involves an Urgent Care Claim, as soon as possible considering the medical exigencies involved but not later than seventy-two (72) hours following receipt of the appeal; or
- when the appeal involves a Post-Service Claim, within a reasonable period of time not to exceed thirty (30) days following receipt of the appeal.

In the event the Claims Administrator renders an adverse decision on your appeal, the notification shall include, among other items, the specific reason or reasons for the adverse decision and a statement regarding your right to pursue legal action in accordance with §502 of the Employee Retirement Income Security Act of 1974 (ERISA).

Autism Spectrum Disorders Expedited Review and Appeal Procedures

Upon denial, in whole or in part, of a pre-service claim or post-service claim for diagnostic assessment or treatment of autism spectrum disorders, there is an appeal procedure for expedited internal review which you may choose as an alternative to those procedures set forth above. In order to obtain an expedited review, you or your authorized representative shall identify the particular claim as one related to the diagnostic assessment or treatment of an autism spectrum disorder to the Member Services Department and request an expedited review which will be provided by the Claims Administrator. If, based on the information provided at the time the request is made, the claim cannot be determined as one based on services for the diagnostic assessment or treatment of autism spectrum disorders. The Claims Administrator may request from you or the health care provider additional clinical information including the treatment plan described in the Covered Services section of the booklet.

An appeal of a denial of a claim for services for the diagnostic assessment or treatment of an autism spectrum disorder is subject to review by a Review Committee. The request to have the decision reviewed by the Review Committee may be communicated orally or be submitted in writing within 180 days from the date the denial of the claim is received, and may include any written information from you or the health care provider. The Review Committee shall be comprised of three employees of the Claims Administrator who were not involved or the subordinate of any individual that was previously involved in any decision to deny coverage or payment for the health care service. The Review Committee will hold an informal hearing to consider the appeal. When arranging the hearing, the Claims Administrator will notify you or the health care provider of the hearing procedures and rights at such hearing, including your or the health care provider's right to be present at the review and to present a case. If you or the health care provider cannot appear in person at the review, the Claims Administrator shall provide you or the health care provider the opportunity to communicate with the Review Committee by telephone or other appropriate means.

The Claims Administrator shall conduct the expedited internal review and notify you or your authorized representative of its decision as soon as possible but not later than 48 hours following the receipt of your request for an expedited review. The notification to you and the health care provider shall include, among other items, the specific reason or reasons for the adverse decision including any clinical rationale, the procedure for obtaining an expedited external review and a statement regarding your right to pursue legal action in accordance with §502 of the Employee Retirement Income Security Act of 1974 (ERISA).

Following the receipt of the expedited internal review decision, you may contact the Claims Administrator to request an expedited external review pursuant to the expedited external review procedure for autism spectrum disorders established by the Pennsylvania Insurance Department.

BENEFITS AFTER TERMINATION OF COVERAGE

If you are an inpatient on the day your coverage terminates, inpatient benefits will be continued as follows:

- until the maximum amount of benefits has been paid; or
- until the inpatient stay ends; or
- until you become covered under another group plan, whichever occurs first.

Your benefits will not be continued if your coverage is terminated because you or your Employer failed to pay any required contribution.

Once you are no longer eligible for benefits, you may be able to continue coverage by either electing COBRA coverage, as described in Section I, or by converting to a direct payment health care program.

CONVERSION

If you do not wish to continue coverage by electing COBRA coverage or if you are not eligible for COBRA coverage, you have the opportunity to enroll in a Highmark Direct Payment Program. Conversion is also available to any participant that elected COBRA coverage and the duration of that coverage has expired.

If your group coverage is discontinued for any reason, except as specified below, you may convert to a direct payment program. Upon termination of your coverage, information will be sent to you directly from Blue Cross Blue Shield regarding the available conversion plans.

The conversion opportunity is not available if either of the following applies:

- you are eligible for another group health care program through your place of employment; or
- your employer's program is terminated and replaced by another health care program.

LAWS AFFECTING PLAN BENEFITS

Employees in certain states may be subject to state and federal laws which impact health insurance coverage. The benefits of this plan will be modified to reflect the provision of such laws.

NONDISCRIMINATION

Discrimination is Against the Law

Highmark complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. Highmark does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex assigned at birth, gender identity or recorded gender. Furthermore, Highmark will not deny or limit coverage to any health service based on the fact that an individual's sex assigned at birth, gender identity, or recorded gender is different from the one to which such health service is ordinarily available. Highmark will not deny or limit coverage for a specific health service related to gender transition if such denial or limitation results in discriminating against a transgender individual.

Highmark:

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

If you need these services, contact the Civil Rights Coordinator.

If you believe that Highmark has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity, you can file a grievance with: Civil Rights Coordinator, P.O. Box 22492, Pittsburgh, PA 15222, Phone: 1-866-286-8295, Fax: 412-544-2475, email: CivilRightsCoordinator@highmarkhealth.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card (TTY: 711).

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。

请拨打您的身份证背面的号码（TTY：711）。

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Xin gọi số điện thoại ở mặt sau thẻ ID của quý vị (TTY: 711).

ВНИМАНИЕ: Если вы говорите по-русски, вы можете воспользоваться бесплатными услугами языковой поддержки. Позвоните по номеру, указанному на обороте вашей идентификационной карты (номер для текст-телефонных устройств (TTY): 711).

Geb Acht: Wann du Deutsch schwetzsch, kannscht du en Dolmetscher griege, un iss die Hilf Koschdefrei. Kannscht du die Nummer an deinre ID Kard dahinner uffrufe (TTY: 711).

알림: 한국어를 사용하시는 분들을 위해 무료 통역이 제공됩니다. ID 카드 뒷면에 있는 번호로 전화하십시오 (TTY: 711).

ATTENZIONE: se parla italiano, per lei sono disponibili servizi di assistenza linguistica a titolo gratuito. Contatti il numero riportato sul retro della sua carta d'identità (TTY: 711).

تنبيه: إذا كنت تتحدث اللغة العربية، فهناك خدمات المساعدة في اللغة المجانية متاحة لك. اتصل بالرقم الموجود خلف بطاقة هويتك (جهاز الاتصال لذوي صعوبات السمع والنطق: 711).

ATTENTION: Si vous parlez français, les services d'assistance linguistique, gratuitement, sont à votre disposition. Appelez le numéro au dos de votre carte d'identité (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen unsere fremdsprachliche Unterstützung kostenlos zur Verfügung. Rufen Sie dazu die auf der Rückseite Ihres Versicherungsausweises (TTY: 711) aufgeführte Nummer an.

ધ્યાન આપશો: જો તમે ગુજરાતી ભાષા બોલતા હો, તો ભાષા સહાયતા સેવાઓ, મફતમાં તમને ઉપલબ્ધ છે. તમારા ઓળખપત્રના પાછળના ભાગે આપેલા નંબર પર ફોન કરો (TTY: 711).

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń pod numer podany na odwrocie karty ubezpieczenia zdrowotnego (TTY: 711).

ATTENTION: Si c'est créole que vous connaissez, il y a un certain service de langues qui est gratis et disponible pour vous-même. Composez le numéro qui est au dos de votre carte d'identité. (TTY: 711).

ប្រការចងចាំ ៖ បើលោកអ្នកនិយាយ ភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដែលអាចផ្តល់ជូនលោកអ្នកដោយឥតគិតថ្លៃ ។ សូមទូរស័ព្ទទៅលេខដែលមាននៅលើខ្នងកាតសម្គាល់របស់លោកអ្នក (TTY: 711) ។

ATENÇÃO: Se a sua língua é o português, temos atendimento gratuito para você no seu idioma. Ligue para o número no verso da sua identidade (TTY: 711).

ATENSYON: Kung nagsasalita ka ng Tagalog, may makukuha kang mga libreng serbisyong tulong sa wika. Tawagan ang numero sa likod ng iyong ID card (TTY: 711).

注: 日本語が母国語の方は言語アシスタンス・サービスを無料でご利用いただけます。ID カードの裏に明記されている番号に電話をおかけください (TTY: 711)。

توجه: اگر شما به زبان فارسی صحبت می کنید، خدمات کمک زبان، به صورت رایگان، در دسترس شماست. با شماره واقع در پشت کارت شناسایی خود (TTY: 711) تماس بگیرید.

BAA ÁKONÍNÍZIN: Diné k'ehgo yáníłti'go, language assistance services, éí t'áá níłk'eh, bee níká a'doowoł, éí bee ná'ahóót'i'. ID bee nééhózingo nanitínígíí bine'déé' (TTY: 711) jį' hodíłłnih.

MEDICARE

Active Employees Over Age 65

If you are age 65 or over and actively employed, you will continue coverage under this plan and receive the same benefits available to Employees under age 65. With this option, (a) this plan will pay all eligible expenses first, and Medicare will then pay for Medicare eligible expenses, if any, not paid for by this plan; or (b) you may elect Medicare as your primary coverage. If you choose this option, you will not be eligible for any benefit under this plan. Contact your Employer or the Fund Office for specific details.

Spouses Age 65 and Over of Active Employees

If you are actively employed, your spouse has the same choices for benefit coverage as indicated above for the Employee age 65 and over.

Regardless of the choice made by you or your spouse, each of you should apply for Medicare Part A coverage three months prior to becoming age 65 to prevent any delay in enrollment. If you choose this plan as your primary coverage while actively employed, you may elect to delay enrolling in Medicare Part B coverage. You will be able to enroll for Medicare Part B later during special enrollment periods, without penalty. Contact your local Social Security Administration office for assistance.

Important Information About Your Prescription Drug Coverage and Medicare

If you (and/or your Dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage.

This notice has information about your current prescription drug coverage from the Steelworkers Health and Welfare Fund (the “Fund”) and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to enroll in a Medicare drug plan. If you are considering enrolling in a Medicare drug plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Steelworkers Health and Welfare Fund has determined that the prescription drug coverage offered by the Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you decide to join a Medicare drug plan at a later date.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your Fund prescription drug coverage will be affected. If you enroll in a Medicare prescription drug plan you can keep your Fund prescription drug coverage, but it will be secondary to Medicare prescription drug coverage. If you wish to drop your Fund prescription drug coverage you must notify your former Employer. If you drop your prescription drug coverage from the Fund you will also lose the hospital and medical coverage that supplements Medicare Part A and Medicare Part B.

If you do decide to join a Medicare drug plan and drop your current Fund coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) To Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage from the Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the Steelworkers Health and Welfare Fund at 1-888-831-3863 for further information. Note: You will get a notice of Creditable Coverage each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage from the Fund changes. You may also request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800 MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

SECTION III: SHORT TERM DISABILITY BENEFITS

SCHEDULE OF BENEFITS

Maximum Weekly Benefit	60% of weekly earnings to a maximum of \$500/week
Maximum Benefit Duration	25 weeks

If you become Totally Disabled and you are under the regular care of a Medical Provider, you will be eligible to receive Short Term Disability benefits. Under certain conditions, Disabled and Working benefits are payable if you are working but otherwise eligible for Short Term Disability benefits.

ELIGIBILITY

In order to be eligible for Short Term Disability benefits, you must be:

- a Participant in the Fund; and
- Actively at Work. If you are not Actively at Work for any reason, you will become eligible on the date you return to work.

KEY TERMS

Accident or Accidental

A sudden, unexpected event that was not reasonably foreseeable.

Actively at Work

You are performing the normal duties of your Occupation and working the number of hours required to be eligible for benefits under this Plan. You are also considered to be Actively at Work on a day that is not a scheduled work day only if you were Actively at Work on the previously scheduled work day.

Claims Administrator

OneAmerica. To file a claim or ask questions about a claim, contact OneAmerica at 1-855-517-6365 or at www.employeebenefits.aul.com.

Current Weekly Earnings

The weekly earnings you receive from your employer and any other employment while you are Disabled and eligible for the Disabled and Working benefit.

Disability or Disabled

Total Disability or Disabled and Working Disability.

Disabled and Working

You are prevented by Injury, Sickness, Mental Illness, Substance Abuse or pregnancy from performing some, but not all, of the Essential Duties of your Occupation and are working on a part-time or limited duty basis as a result. To be considered Disabled and Working, your Current Weekly Earnings are more than 20%, but less than or equal to 80% of your Pre-disability Earnings.

Essential Duty

A duty which is substantial, not incidental, and is fundamental or inherent to the Occupation, and cannot be reasonably omitted or changed. Your ability to work the number of hours in your regularly scheduled work week is an Essential Duty.

Injury

Accidental bodily injury you sustain which is the direct and independent cause of loss and occurs after you become eligible for benefits and are covered under this Plan. An Injury will be considered a Sickness if your Disability begins more than 30 days after the date of the accident.

Medical Provider

A medical practitioner licensed to treat illness and acting within the scope of that license and who is not related to you by blood or marriage.

Mental Illness

A mental disorder as listed in the current version of the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association. A Mental Illness may be caused by biological factors or result in physical symptoms or manifestations. Mental Illness does not include mental retardation, pervasive developmental disorders, motor skills disorders, substance-related disorders, delirium, dementia and amnesic or other cognitive disorders, narcolepsy and sleep disorders related to a general medical condition.

Occupation

Your occupation as it is recognized in the general workplace. Occupation does not mean the specific job you are performing for a specific employer or at a specific location.

Other Income Benefits

Any benefits for loss of income you receive as a result of being Disabled. This includes any benefits you are eligible for under Workers' Compensation Law, the Jones Act, occupational disease law, government programs or unemployment benefits, individual insurance where the premium is paid by your Employer, the Department of Veterans Affairs or any disability benefits under (i) the United States Social Security Act; (ii) the Railroad Retirement Act; (iii) the Canada Pension Plan, the Canada Old Age Security Act, the Quebec Pension Plan or any other provincial pension or disability plan; (iv) and similar plan or act. Other Income Benefits also includes any payments you receive from a disability benefit payable from your Employer's pension plan.

Pre-Disability Earnings

Your regular weekly rate of pay, excluding bonuses, commissions, tips and tokens, overtime pay or any other fringe benefits or extra compensation in effect on the last day you were Actively at Work before you became Disabled. If you are paid on an hourly basis, Pre-disability Earnings means the product of: 1) the average number of hours you worked per week (excluding overtime) during the most recent 12-month period immediately prior to the date you were Actively at Work before you became Disabled, multiplied by 2) your hourly wage in effect on the date you were Actively at Work before you became Disabled.

Rehabilitative Employment

Employment or service which prepares a Disabled person to resume gainful work and is approved, in writing, by the Claims Administrator.

Sickness

Any condition, illness, disease, or disorder of the body, including pregnancy or complication of pregnancy, which is diagnosed or treated after you become eligible for benefits and are covered under this Plan.

Substance Abuse

The pattern of pathological use of alcohol or other psychoactive drugs and substances characterized by impairments in social and/or occupational functioning, debilitating physical condition, inability to abstain from or reduce consumption of the substance or the need for daily substance use to maintain adequate functioning. Substance abuse does not include use of tobacco and caffeine.

Total Disability or Totally Disabled

Your inability to perform the Essential Duties of your Occupation, and you are earning less than 20% of your Pre-disability Earnings. If your Occupation requires you to maintain a license, your failure to pass a physical examination required to maintain that license does not alone mean that you are Disabled from your Occupation.

Weekly Earnings

Your average gross weekly earnings from your Employer prior to before-tax payroll deductions during the prior eight weeks, or all weeks if you have been employed for fewer than eight weeks, immediately preceding the date of Total Disability.

HOW SHORT-TERM DISABILITY BENEFITS ARE DETERMINED

The weekly amount of your Short-Term Disability is identified in the Schedule of Benefits.

Benefits are payable beginning with the *first* day of Total Disability caused by an Accidental Injury and with the *eighth* day of Total Disability due to a Sickness. Any Disability which begins more than thirty (30) days after an Injury will be considered a Sickness for purposes of determining when benefits are payable.

If a Short-Term Disability benefit is payable for part of a week, the amount will equal the number of calendar days for which benefits are payable at a daily rate of 1/7 of your weekly benefit amount.

The amount of any weekly benefit payable will be reduced by:

- 1) the total amount of all Other Income Benefits, including any amounts for which you could collect but did not apply; and
- 2) any income you receive from your Employer during the period in which you are Totally Disabled.

Any scheduled increase or decrease in the weekly benefit amount will not apply to Short Term Disability benefits payable to you on account of a Disability that occurs before the effective date of such increase or decrease.

The weekly amount of Disabled and Working benefits is calculated based on the following:

$$\frac{(A-B)}{A} \times C$$

A= Weekly Pre-disability Earnings

B= Current Weekly Earnings

C= Maximum Weekly Benefit (as defined in Schedule of Benefits)

You will no longer be considered Disabled and Working when you are able to increase your current weekly earnings by increasing the number of hours you work or the number of duties you perform in your own Occupation but you do not do so.

DURATION OF SHORT-TERM DISABILITY BENEFITS

Short Term Disability or Disabled and Working benefits are payable for any continuous period of Total Disability whether from one or more causes, not to exceed the maximum number of weeks identified in the Schedule of Benefits. Benefits will cease on the earliest of:

- the date you are no longer Totally Disabled;
- the end of the maximum benefit period;
- the date on which you return to work for your Employer in any capacity;
- the date on which you begin to receive benefits under any retirement plan sponsored by your Employer;
- the date of your death; or
- the date your Weekly Earnings exceed 80% of your Pre-disability Earnings.

In determining the maximum number of weeks for which Short Term Disability benefits or Disabled and Working benefits are payable, unless periods of Disability are separated by your return to Active Work for at least two consecutive weeks (14 days), successive periods of Disability (including both Total and Disabled and Working Disability) resulting from Injuries received in any one Accident or from any one Sickness or related Sicknesses will be considered one period of Disability.

If you are receiving Short Term Disability benefits or Disabled and Working benefits and incur a new Disability, benefits will continue while you remain Disabled and are eligible for benefits, but not beyond the maximum benefit period applicable to the first Disability.

Your receipt of Disabled and Working benefits will not extend the maximum duration of benefits specified in the Schedule of Benefits.

Short Term Disability benefits or Disabled and Working benefits that are payable for a Disability that begins while you are eligible will not be terminated solely due to termination of your status as a Participant in this Plan.

REHABILITATIVE EMPLOYMENT BENEFIT

You will continue to receive a weekly benefit if you accept Rehabilitative Employment while you are Disabled or Disabled and Working. The weekly benefit you receive will be the Disability benefit defined in the Schedule of Benefits less 50% of any income you receive from Rehabilitative Employment. The sum of the weekly benefit and the total income from Rehabilitative Employment may not exceed 100% of your Pre-disability Earnings.

The Claims Administrator reserves the right to review any Rehabilitative Employment you participate in while receiving Disability or Disabled and Working benefits. If you remain Disabled after a period of Rehabilitative Employment you may continue to receive Disability or Disabled and Working benefits until such time that you reach the maximum duration for benefits.

EXCLUSIONS

Benefits are not payable for any period of Disability:

- which is caused by or connected with an intentionally self-inflicted injury;
- when you are not under the regular care of a Medical Provider;
- which is caused or contributed to by war or act of war, whether declared or not;
- which is caused by your commission of or attempt to commit a felony;
- which is caused or contributed to by being engaged in an illegal occupation;

- which is sustained as a result of doing any work for pay or profit for another employer;
- during which you are receiving paid sick leave, salary continuation or vacation pay from your Employer; or
- which is caused by or connected with Disability for which you are eligible for benefits under any worker's compensation or occupational disease law. If your claim for those benefits is accepted, compromised, or settled, you must reimburse the Claims Administrator for the full amount of Short-Term Disability or Disabled and Working benefits.

PAYMENT OF CLAIMS

When you are eligible to receive Short Term Disability benefits, you must contact the Claims Administrator electronically or by telephone to provide notice of your claim within twenty (20) days after the date you become Disabled or as soon as reasonably possible. Within fifteen (15) days of receiving your notice of claim, the Claims Administrator will send claim forms to you which should be used to submit satisfactory written proof to support the validity of your claim. This information may also be provided by telephone.

The Claims Administrator may investigate of your claim, including having you examined by a qualified medical specialist at any reasonable time at its expense. Payment of Short-Term Disability benefits may be continued while an investigation is pending provided benefits are otherwise payable. Benefits may be denied, suspended or terminated if you refuse to provide information to verify your claim or be examined as requested by the Claims Administrator.

CLAIMS PROCEDURE

The Claims Administrator will give you a written response to your claim, usually within forty-five (45) days. The decision time may be extended for two additional thirty (30) day periods provided that, prior to any extension period, the Claims Administrator notifies you in writing that an extension is necessary due to matters beyond its control, identifies those matters and gives the date by which it expects to make its decision. If your claim is extended due to your failure to submit information necessary to decide your claim, the time for decision shall begin on the date on which notice of the extension is sent to you and shall end on the date the Claims Administrator receives your response to its request. This period will be no longer than forty-five (45) days after the Claims Administrator requested the information. At that time, your claim will be decided based on the information the Claims Administrator has at that time.

If Your Claim is Denied

If your claim is denied, in whole or in part, you will receive a written notice from the Claims Administrator giving the following information:

- the reason for the denial;
- the Plan provisions on which the denial is based;
- an explanation of what other information, if any, may be needed to process the claim and why it is needed;
- the steps that you have to follow to have the claim reviewed;

Claims Appeal

If your claim has been denied, in whole or in part, you can appeal the denial to the Claims Administrator for a full and fair review. You have at least one hundred eighty (180) days from the claim denial to appeal a claim that requires the Claims Administrator to decide of Disability or sixty (60) day from the claim denial when the Claims Administrator is not required to decide of Disability. You may:

- request, free of charge, copies of all documents, records and other information relevant to your claim; and
- submit written comments, documents, records and other information relating to your claim, without regard to whether such information was submitted to be considered in the initial benefit determination.

The Claims Administrator will decide no more than forty-five (45) days after your appeal is received. The time for decision may be extended for one additional forty-five (45) day period provided that, prior to the extension, the Claims Administrator notifies you in writing that an extension is necessary due to special circumstances, identifies those circumstances and gives the date by which it expects to render its decision. If your claim is extended due to your failure to submit information necessary to decide your claim on appeal, the time for your decision shall begin from the date on which the notification of the extension is sent to you until the date your response to the request is received. The written decision will include specific references to the Plan provision on which the decision is based and any other notice(s), statement(s) or information required applicable by law.

Overpayment

In the event that the Claims Administrator determines that the total amount paid in benefits is more than what was due to you or that payment was made in error, you have an obligation to refund any such amount within thirty (30) days. If reimbursement is not made in a timely manner, the Claims Administrator reserves the right to: (i) recover overpayments from you, any other organization or insurance company, any other person to whom payment was made, and your estate; (ii) reduce or offset any future benefits payable to you or your survivors; (iii) refer your unpaid balance to a collection agency and (iv) pursue and enforce all legal and equitable rights in court.

SECTION IV: COORDINATION OF BENEFITS AND SUBROGATION

COORDINATION OF BENEFITS

Most group health care plans, including this Plan, contain a coordination of benefits provision. This provision is used when you or your Dependents are eligible for payment under more than one group health plan. The object of coordination of benefits is to assure you that your covered expenses will be paid, while preventing duplicate benefit payments. Here is how the coordination of benefits provision in this Plan works:

- If you or your Dependents are eligible to receive benefits under another group health plan, benefits under this Plan will be coordinated with the benefits from any other group health plan so that not more than the provider's reasonable charge for covered services will be paid by this Plan.
- When your other group coverage does not mention coordination of benefits, then that coverage pays first. Benefits paid or payable by the other group coverage will be considered in determining if additional benefit payments can be made under this Plan.
- When the person who received care is covered as an Employee under one plan and as a Dependent under another, the plan under which the person is covered as an Employee is primary and pays first.
- When a dependent child is covered under two group plans, the plan covering the parent whose birthday falls earlier in the calendar year is primary and pays first. If both parents have the same birthday, the plan which covered the parent longer will be the primary plan.
- If you and your spouse are separated or divorced, the following applies to your children:
 - If the parent with custody of the child has not remarried, the coverage of the parent with custody pays first.
 - If the divorced parent with custody has remarried, the coverage of the parent with custody pays first, but the stepparent's coverage pays before the coverage of the parent who does not have custody.
 - Regardless of which parent has custody, whenever a court decree specifies the parent who is financially responsible for the child's health care expenses, the coverage of that parent pays first.

When none of the above circumstances applies, the coverage you have had for the longest time pays first, provided that:

- (a) the benefits of a plan covering the person as an employee other than a laid-off or retired employee or as the dependent of such person shall be determined before the benefits of a plan covering the person as a laid-off or retired employee or as a dependent of such person; and
- (b) if the other plan does not have a provision regarding laid-off or retired employees and, as a result, the benefits of each plan are determined after the other, then the provisions of (a) above shall not apply.

If you receive more than you should have when your benefits are coordinated, you will be expected to repay any overpayment. Coordination of benefits prevents duplication and works to the advantage of all members of the Plan.

Prescription drug benefits are not coordinated against any other health care or drug benefit coverage.

SUBROGATION

If the Fund makes payment for a benefit on account of sickness or accidental bodily injury, and you recover monies from another source on account of or in connection with that sickness or accidental bodily injury, you are responsible for reimbursing the Fund any monies paid by another source up to the amount paid by the Fund. If legal action is instituted against any such other source, the Fund is entitled to intervene and participate in that action. If you do not institute legal action, the Fund may do so in your name. If you are injured through an act or omission of another party (for example, a car accident) or where another person is otherwise responsible for your sickness or accidental bodily injury, benefits under this Fund will be provided in connection with that sickness or accidental bodily injury only if you agree in writing to:

- reimburse the Fund (to the extent of benefits provided) immediately upon receipt of any payment from any other source on account of or in connection with such sickness or accidental bodily injury; and
- authorize the insurance carrier for the responsible party (or the uninsured motorist or no-fault insurance carrier) to make payment to the Fund to the extent of benefits provided; and
- provide the Fund with a lien against any monies recovered as described in paragraph 1 above; and
- authorize the Fund to intervene in any suit or other proceedings against a responsible party as described above, and/or to institute such legal action in your name in the circumstances described above.

The foregoing provisions shall also apply to your Dependents with respect to benefits provided to them.

Your Information. Your Rights. Our Responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.**

Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

➤ **See page 2** for more information on these rights and how to exercise them

Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

➤ **See page 3** for more information on these choices and how to exercise them

Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

➤ **See pages 3 and 4** for more information on these uses and disclosures

Your Rights

When it comes to your health information, you have certain rights.

This section explains your rights and some of our responsibilities to help you.

Get a copy of your health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us **not** to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information on page 1.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we *never* share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

Our Uses and Disclosures

How do we typically use or share your health information?
We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

- We can use your health information and share it with professionals who are treating you.

***Example:** A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- **We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.** This does not apply to long term care plans.

***Example:** We use health information about you to develop better services for you.*

Pay for your health services

- We can use and disclose your health information as we pay for your health services.

***Example:** We share information about you with your dental plan to coordinate payment for your dental work.*

Administer your plan

- We may disclose your health information to your health plan sponsor for plan administration.

***Example:** Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

continued on next page

How else can we use or share your health information? We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

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Help with public health and safety issues

- We can share health information about you for certain situations such as:
 - Preventing disease
 - Helping with product recalls
 - Reporting adverse reactions to medications
 - Reporting suspected abuse, neglect, or domestic violence
 - Preventing or reducing a serious threat to anyone's health or safety

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Do research

- We can use or share your information for health research.

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Comply with the law

- We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

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Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

.....

Address workers' compensation, law enforcement, and other government requests

- We can use or share health information about you:
 - For workers' compensation claims
 - For law enforcement purposes or with a law enforcement official
 - With health oversight agencies for activities authorized by law
 - For special government functions such as military, national security, and presidential protective services

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Respond to lawsuits and legal actions

- We can share health information about you in response to a court or administrative order, or in response to a subpoena.
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Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will mail a copy to you.

This notice is effective as of September 23, 2013

This Notice of Privacy Practices applies to the following organizations.

The Steelworkers Health and Welfare Fund

HIPAA Privacy Officer, Steelworkers Health and Welfare Fund, 5 Gateway Center, 7th Floor, Pittsburgh, PA 15222. Telephone: 1-888-831-3863 Fax: (412) 562-2276

SECTION VI: STATEMENT OF ERISA RIGHTS

As a Participant, you have certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). These include the right to:

- examine, without charge, all Fund documents, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 series) filed by the Fund with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration. You may look at these documents at the Fund Office or other locations such as union halls and worksites where at least fifty (50) participants work;
- obtain, upon written request to the Board of Trustees, copies of documents governing the operation of the Fund, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Fund may make a reasonable charge for the copies;
- receive a summary of the Fund's annual financial report. The Board of Trustees is required by law to provide each participant with a copy of the summary annual report every year; and
- continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the Fund as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the Fund on the rules governing your COBRA continuation rights.

In addition to creating rights for Fund Participants, ERISA requires the people who operate the Fund to meet certain responsibilities. These people, called "fiduciaries", must act solely in the interest of you and other Participants and beneficiaries, and must act prudently in performing their duties.

Although the Fund does not guarantee your employment, no one may fire you or discriminate against you to prevent you from obtaining a benefit or exercising your rights under ERISA (not your Employer, the Union or any other person).

If your claim for a benefit is denied, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights:

- If you ask the Board of Trustees for a copy of plan documents or the latest annual report from the plan and do not receive them within thirty (30) days, you may file suit in a Federal court. In such case, the court may require the Board of Trustees to provide the materials and pay you a fine of up to \$110 a day until you receive them, unless the materials were not sent because of reasons beyond the Board of Trustees' control.
- If your claim for benefits is denied or ignored, in whole or in part, you may file suit in a state or Federal court.
- If you disagree with the Board of Trustees' (or its delegate's) decision or lack thereof concerning the qualified status of a medical child support order, you may file suit in Federal court.

- If Plan fiduciaries ever misuse the Fund's money or 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 the court costs and legal fees – possibly the person you have sued if your case is successful. However, if you lose the case, the court may order you to pay court costs and legal fees – if the court finds your claim is frivolous, for example.

If you have any questions about this statement or your rights under ERISA, or if you need assistance in obtaining documents from the Board of Trustees, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits 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 Pension and Welfare Benefits Administration.

OTHER FACTS ABOUT THE FUND

General Information:

The Fund is a multiemployer welfare fund established by the Union. The Board of Trustees is the Plan Administrator within the meaning of, and for the purposes of, section 16(A) of ERISA, and has been designated as the agent for the service of legal process. Its address is the same as that of the Fund Office. Service of process may also be made on any individual Trustee.

Type of Administration:

Self-administration, contract administration and insurer administration.

Other Information:

The Plan Number assigned to the Fund is 501. The Board of Trustees' Employer Identification Number is 23-1317409. The Fund's fiscal records are maintained on the basis of a Plan Year that is the 12-month period beginning each January 1 and ending each December 31.

SECTION VII: TRUSTEES

David McCall, Chairman

International Vice President - Administration
USW International Headquarters
60 Boulevard of the Allies
Pittsburgh, PA 15222

Pete Trinidad, Trustee

President
USW Local Union 6787
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Chesterton, IN 46304

Ann Flener-Gittlen, Trustee

Women of Steel
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Kevin Mapp, Trustee

Assistant Director
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Maurice Cobb, Trustee

Staff Representative
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Amber Miller, Trustee

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60 Boulevard of the Allies
Pittsburgh, PA 15222

