
**Master Medical Plan Document and
Summary Plan Description (SPD)
For MARSHALL PUBLIC SCHOOLS ISD #0413**



Effective July 1st, 2025

**For assistance in a non-English language, please call 844-680-6754.
Para obtener asistencia en Español, por favor llame al número arriba.**

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Introduction

INTRODUCTION

Welcome to the MARSHALL PUBLIC SCHOOLS ISD #0413 Medical Plan.

This Master Plan Document and Summary Plan Description (“Plan Document” or “SPD”) explains the operation of Your health plan and describes the terms for payment of covered medical and prescription charges.

You should read this document in its entirety. Many of its provisions are interrelated, and reading any one provision on its own may give You incomplete information about Your rights, responsibilities, and coverage under the Plan. Please call 844-680-6754 if You have any questions.

PLAN SPONSOR/PLAN ADMINISTRATOR

MARSHALL PUBLIC SCHOOLS ISD #0413 is the Plan Sponsor and the Plan Administrator. The Plan Sponsor has established the Plan for the benefit of its Employees to help offset the financial impact of an Injury or Sickness. Contact information for the Plan Sponsor is available in the “General Plan Information” section, below.

APPLICABLE LAW

This Plan is a governmental plan as defined in (and exempt from) the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Plan shall be governed by Minnesota law.

TYPE OF ADMINISTRATION

The Plan is a self-funded group health plan, which is funded by the general assets of the Plan Sponsor. HealthEZ has been appointed by the Plan Administrator to serve as the third-party claims administrator for the Plan.

DISCRETIONARY AUTHORITY OF PLAN ADMINISTRATOR

The Plan Administrator has the exclusive right to interpret the Plan and to decide all matters arising under the Plan, including the right to make determinations of fact, and construe and interpret possible ambiguities, inconsistencies, or omissions in the Plan and the SPD. The Plan Administrator also has full discretionary authority to determine all questions relating to eligibility to participate in the Plan. The Plan Administrator may delegate one or more of its responsibilities to one or more individuals, committees, or third-parties, but will retain sole authority and responsibility to review and make final decisions on all Claims for benefits, along with any other decisions made by its third-party delegates.

NAMED FIDUCIARY

The Plan Administrator is the named fiduciary of the Plan.

LEGAL ENTITY; SERVICE OF PROCESS

The Plan is a legal entity separate from the Plan Administrator. Legal process may be served on the Plan Administrator at the address provided in the “General Plan Information” section below. You must exhaust Your appeal rights (other than external review) before bringing legal action.

PLAN CONTRIBUTIONS AND FUNDING

The Plan is self-funded by the general assets of the Plan Sponsor, which may include contributions from employees. The Plan Sponsor determines the level of Employee contributions, if any, and the method of payment. Contact the Plan Sponsor with any questions.

General Information

This section explains some of the general rules related to the administration of Your Plan.

Call 844-680-6754 to verify eligibility for benefits before the charge is incurred.

COSTS

You must pay for certain portions of the cost of Covered Services under the Plan, which may include any Deductible, Copay, or Coinsurance, up to the Out-of-Pocket Maximum set by the Plan. Review the Schedule of Benefits for details about these costs.

Reimbursement from the Plan may be reduced or denied due to the provisions in the Plan, such as coordination of benefits, subrogation, or Medical Necessity.

The Plan may have different Deductibles, Copays, Coinsurance, and Out-of-Pocket Maximum levels for In Network and Out-of-Network services. Review the Schedule of Benefits for details.

MAXIMUM ALLOWABLE CHARGE LIMITATION

The Plan has a fiduciary obligation to Plan Participants to preserve Plan assets against charges that exceed the Maximum Allowable Charge, which is the maximum benefit payable for a Covered Services under the Plan. The Plan only pays benefits based on the Maximum Allowable Charge rather than billed charges. If a Provider charges more than the Maximum Allowable Charge (as determined by the Plan), the Plan Participant may be responsible for the amount in excess of the Maximum Allowable Charge, unless prohibited by applicable law. Any excess amount charged to the Plan Participant is not counted toward satisfaction of the Deductible, and it is not paid by the Plan even after satisfaction of the Deductible or reaching the Out-of-Pocket Maximum for a Plan Year.

The Maximum Allowable Charge will not include charges for Unbundling, as defined by this Plan Document, which includes any items billed separately that are customarily included in a global billing procedure code in accordance with the American Medical Association's CPT® (Current Procedural Terminology) and/or the Healthcare Common Procedure Coding System (HCPCS) codes used by CMS.

For Claims subject to the No Surprises Act, if the Plan and an Out-of-Network Provider disagree over the payment amount for certain charges and cannot resolve the matter using an open negotiation process, they may invoke the federal independent dispute resolution process. Under the independent dispute resolution process, a Certified IDR Entity makes a binding determination that establishes the payment amount.

BALANCE BILLING

In the event that a Claim submitted by a Network Provider or Out-of-Network Provider is repriced because of billing errors, overcharges, and/or because it exceeds the Maximum Allowable Charge, it is the Plan's position that the Plan Participant should have no responsibility for payment of these changes and that a Provider should not balance bill a Plan Participant for this difference. It is the Plan's position that these Excess Charges are clearly excessive and exorbitant.

In addition, with respect to any services rendered by a Network Provider paid by the Plan at the negotiated rate, it is the Plan's position that the Plan Participant should have no responsibility for the difference between the amount billed by the Network Provider and the applicable negotiated rate determined to be payable by the Plan Administrator and that a Provider should not balance bill a Plan Participant for this difference.

Notwithstanding the foregoing, the Plan Participant acknowledges that the Plan has no control over any Provider action, including balance billing.

PROVIDER NETWORK

This Plan has entered into an agreement with a Provider Network. Your Provider Network name, phone number and website are displayed on Your ID card.

In-network Providers have agreed to charge reduced fees to Plan Participants. Out-of-Network Providers have not agreed to charge reduced fees to Plan Participants. Choices You make about seeing an In-network Provider or an Out-of-Network Provider can affect what You pay out of pocket under the Plan.

The Plan may pay for Out-of-Network services at the In-Network benefit level if:

- A Plan Participant has no In-Network Providers in the necessary specialty within the PPO service area; or
- A Plan Participant unavoidably receives services from an Out-of-Network Provider at an In-Network facility.

If a Provider is removed from the Provider Network, the Plan will notify Plan Participants who are receiving care from the Provider under a continuing care relationship that the Provider is no longer in the Provider Network and that the Plan Participant has the right to elect to continue receiving transitional care from the Provider under the same terms and conditions that would have applied had the Provider remained in-network for up to a 90-day period from when the notice was furnished to the Plan Participant.

Notwithstanding the Plan's agreements with any Provider or Provider Network, You have a free choice of any Provider (i.e. In-Network or Out-of-Network) and You, together with Your Provider, are ultimately responsible for determining the appropriate course of medical treatment, regardless of whether the Plan will pay for all or a portion of the cost of such care.

NO SURPRISES ACT

Pursuant to the No Surprises Act, the Plan shall provide for Out-of-Network services at the In-Network benefit level if:

- A Plan Participant receives Emergency Services from an Out-of-Network Provider or emergency facility;
- A Plan Participant receives Non-Emergency Services from an Out-of-Network Provider at an In-Network facility, unless the Provider furnishes notice to the Plan Participant, beneficiary, or authorized representative and receives consent from the individual in compliance with the No Surprises Act; or
- A Plan Participant receives air ambulance services furnished by an Out-of-Network Provider.

Additional information about this option, as well as a list of In-Network Providers, will be made available to a Plan Participant upon request and without charge.

IMPORTANT NOTICE: BENEFITS AVAILABLE FOR PAYMENT OF COVERED SERVICES RENDERED BY PROVIDERS ARE LIMITED BY THE TERMS OF THIS PLAN. IF A PROVIDER SUBMITS CHARGES THAT: (i) EXCEED THE COVERED EXPENSES UNDER THE PLAN; (ii) ARE FOR SERVICES OR SUPPLIES FOR WHICH ARE NOT ELIGIBLE SERVICES; OR (iii) ARE FOR SERVICES OR SUPPLIES THAT ARE EXCLUDED FROM COVERAGE BY THE TERMS AND CONDITIONS OF THIS PLAN, BENEFITS WILL NOT BE PAID. BENEFITS WILL AT ALL TIMES BE PAID IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THIS PLAN, AND THE TERMS OF THIS PLAN DOCUMENT TAKE PRECEDENCE OVER THE TERMS OF ANY CONFLICTING LANGUAGE CONTAINED IN ANY OTHER MEDICAL OR SERVICE PROVIDER CONTRACT.

SUPPLEMENTAL INFORMATION AND RECORDS REQUESTS

The Plan Administrator or its delegate may require additional information to make a benefit determination. The Plan Participant or Provider must send this information in the timeframe requested. Failure to send such requested information may result in denial of payment.

CLAIMS REVIEW AND INDEPENDENT BILL REVIEW

The Plan Administrator or its delegate may use its discretionary authority to utilize an independent bill review and/or Claim audit program or service. Such review may be conducted pre- or post-payment. The Plan Administrator has the sole discretion to determine which Claims will be subject to review and audit, and not every Claim for Covered Services may be reviewed.

Notwithstanding the existence of any agreement to the contrary, the Plan Administrator has the discretionary authority to reduce any charge to the Maximum Allowable Charge in accordance with the terms of this SPD.

Schedule of Benefits

\$3,750 HSA Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In Network	Out of Network
DEDUCTIBLE		
Individual Coverage	\$3,750	\$7,500
Individual under Family Coverage	\$3,750	\$7,500
Family Coverage	\$7,500	\$15,000
OUT-OF-POCKET MAXIMUM		
Individual Coverage	\$3,750	\$11,250
Individual under Family Coverage	\$3,750	\$11,250
Family Coverage	\$7,500	\$22,500
PLAN OPERATIONS		
<ul style="list-style-type: none"> All deductible and out-of-pocket payments cross accumulate toward the in network and out of network deductible and out of pocket limits, as well as the individual and family limits. Both Medical and Pharmacy copayments, along with the services counted towards the deductible, will accrue toward the out-of-pocket maximum This plan is considered a High Deductible Health Plan and eligible for HSA. <p>For those who have elected family coverage:</p> <ul style="list-style-type: none"> This health plan has an embedded Deductible. This means that each individual will only have to meet the individual Deductible before the Plan begins paying benefits for such individual that are subject to a Deductible. This health plan has an embedded out-of-pocket maximum. This means that each individual will only have to meet the individual out-of-pocket maximum before the Plan begins paying in full for such individual. 		
Deductible Year	Grandfathered Status	Coinsurance/Copay
Calendar	Non Grandfathered	Indicates Plan Participant responsibility.
PREVENTIVE CARE SERVICES		
Preventive Care – Children to age 18 See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible

Preventive Care – All Adults See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Routine Prenatal Care See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Routine Immunizations See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Breast Feeding Equipment Limit to one pump per pregnancy with a \$350 limit for reimbursement unless otherwise precluded by applicable law.	No Charge	
Routine Eye Exam One per deductible year.	No Charge	20% Coinsurance After Deductible
Any other preventive care services required by the Affordable Care Act.	No Charge	20% Coinsurance After Deductible
CLINIC AND INDEPENDENT LAB SERVICES		
Primary Care Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Specialist Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Walk-In Retail Health Clinic	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Urgent Care Clinic In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Office Procedures	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Labs, Pathology, Ultrasound and X-Ray In a Clinic or Independent Lab setting. See Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray for services rendered in the Hospital setting.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Allergy Shots, Testing, and Serum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Immunizations-Foreign Travel	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Temporomandibular Joint Disorder (TMJ) No hardware coverage.	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Infertility Care, services, supplies for the diagnosis and charges for surgical correction of physical abnormalities.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
INJECTIONS AND INTRAVENOUS THERAPY		
Infusions and Injections See Plan Exclusions for limitations on Hospital-based Infusion Therapy.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ADVANCED IMAGING		
Complex Imaging: MRI/CT/PET Scans	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nuclear Medicine, DEXA Scans, Diagnostic Mammogram	0% Coinsurance After Deductible	20% Coinsurance After Deductible
HOSPITAL AND SURGICAL SERVICES		
Inpatient Hospital Services – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient Hospital Services – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Organ Transplants Must be performed at a designated center of excellence for transplants.	0% Coinsurance After Deductible	Not Covered
EMERGENCY SERVICES		
Emergency Room Care – Facility Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Emergency Room Care –Physician Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Ground Ambulance Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	

Air Ambulance	0% Coinsurance After Deductible	
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES		
Inpatient or Residential – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient or Residential –Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Behavioral Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
REHABILITATIVE/ HABILITATIVE OUTPATIENT THERAPY		
Occupational Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Speech Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Physical Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Chiropractic Services	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Acupuncture 20 visit limit per Deductible Year.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ANCILLARY SERVICES		
Skilled Nursing Facility 120 days per Deductible Year maximum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nutritionists & Dietitians	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Dialysis Unless a PPO network arrangement applies, coverage for dialysis will not exceed 135% of the Medicare allowable rate.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hospice	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Enteral Nutrition	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Home Health Care	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Patient Services for Ventilator-Dependent Persons (up to 120 hours of services provided by a private-duty nurse or personal care assistant during time the person is in Hospital)	0% Coinsurance After Deductible	20% Coinsurance After Deductible
MEDICAL EQUIPMENT		
Medical Equipment See Plan Exclusions for limitations on Medical Equipment.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Prosthetics	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hearing Aids Maximum of one hearing aid for each ear every three years.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Cochlear Implants and Bone Anchored Hearing Aids	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Medically Necessary Wigs \$1,000 Maximum per Deductible year unless otherwise precluded by applicable law.	0% Coinsurance After Deductible	
PRESCRIPTION DRUG SERVICES		
Prescriptions apply to the In-Network Deductible and Out-of-Pocket Maximum		
	Retail (per 30-day supply)	Mail Order (per 90-day Supply)
Preventive	No Charge	
Expanded Preventive - Generic	\$25 Copay	\$50 Copay
Expanded Preventive – Preferred Brand	\$25 Copay	\$50 Copay
Generic	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Non-Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
	Mail Order (per 30-day Supply)	

Specialty Drugs	0% Coinsurance After Deductible	Not Available
Covered Persons using Specialty Drugs included on the Select Drugs and Product List must enroll in the Plan Select Drugs and Products Program. Contact the Specialty Contact Center for additional information at 877-305- 6202. Failure to meet prior authorization criteria, including enrollment in the Select Drugs and Products Program when applicable, will result in a cost containment penalty equal to a 100% reduction in benefits payable.		

\$3,750 HRA Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In Network	Out of Network
DEDUCTIBLE		
Individual Coverage	\$3,750	\$7,500
Individual under Family Coverage	\$3,750	\$7,500
Family Coverage	\$7,500	\$15,000
OUT-OF-POCKET MAXIMUM		
Individual Coverage	\$3,750	\$11,250
Individual under Family Coverage	\$3,750	\$11,250
Family Coverage	\$7,500	\$22,500
PLAN OPERATIONS		
<ul style="list-style-type: none"> All deductible and out-of-pocket payments cross accumulate toward the in network and out of network deductible and out of pocket limits, as well as the individual and family limits. Both Medical and Pharmacy copayments, along with the services counted towards the deductible, will accrue toward the out-of-pocket maximum This plan is considered a High Deductible Health Plan and eligible for HSA. <p>For those who have elected family coverage:</p> <ul style="list-style-type: none"> This health plan has an embedded Deductible. This means that each individual will only have to meet the individual Deductible before the Plan begins paying benefits for such individual that are subject to a Deductible. This health plan has an embedded out-of-pocket maximum. This means that each individual will only have to meet the individual out-of-pocket maximum before the Plan begins paying in full for such individual. 		
Deductible Year	Grandfathered Status	Coinsurance/Copay
Calendar	Non Grandfathered	Indicates Plan Participant responsibility.
PREVENTIVE CARE SERVICES		
Preventive Care – Children to age 18 See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Preventive Care – All Adults See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible

Routine Prenatal Care See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Routine Immunizations See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Breast Feeding Equipment Limit to one pump per pregnancy with a \$350 limit for reimbursement unless otherwise precluded by applicable law.	No Charge	
Routine Eye Exam One per deductible year.	No Charge	20% Coinsurance After Deductible
Any other preventive care services required by the Affordable Care Act.	No Charge	20% Coinsurance After Deductible
CLINIC AND INDEPENDENT LAB SERVICES		
Primary Care Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Specialist Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Walk-In Retail Health Clinic	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Urgent Care Clinic In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Office Procedures	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Labs, Pathology, Ultrasound and X-Ray In a Clinic or Independent Lab setting. See Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray for services rendered in the Hospital setting.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Allergy Shots, Testing, and Serum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Immunizations-Foreign Travel	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Temporomandibular Joint Disorder (TMJ) No hardware coverage.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Infertility	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Care, services, supplies for the diagnosis and charges for surgical correction of physical abnormalities.		
INJECTIONS AND INTRAVENOUS THERAPY		
Infusions and Injections See Plan Exclusions for limitations on Hospital-based Infusion Therapy.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
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Complex Imaging: MRI/CT/PET Scans	0% Coinsurance After Deductible	20% Coinsurance After Deductible
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Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Organ Transplants Must be performed at a designated center of excellence for transplants.	0% Coinsurance After Deductible	Not Covered
EMERGENCY SERVICES		
Emergency Room Care – Facility Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Emergency Room Care –Physician Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Ground Ambulance Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	

Air Ambulance	0% Coinsurance After Deductible	
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES		
Inpatient or Residential – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
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Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Behavioral Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
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Physical Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Chiropractic Services	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Acupuncture 20 visit limit per Deductible Year.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ANCILLARY SERVICES		
Skilled Nursing Facility 120 days per Deductible Year maximum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
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Dialysis Unless a PPO network arrangement applies, coverage for dialysis will not exceed 135% of the Medicare allowable rate.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hospice	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Enteral Nutrition	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Home Health Care	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Patient Services for Ventilator-Dependent Persons (up to 120 hours of services provided by a private-duty nurse or personal care assistant during time the person is in Hospital)	0% Coinsurance After Deductible	20% Coinsurance After Deductible
MEDICAL EQUIPMENT		
Medical Equipment See Plan Exclusions for limitations on Medical Equipment.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Prosthetics	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hearing Aids Maximum of one hearing aid for each ear every three years.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Cochlear Implants and Bone Anchored Hearing Aids	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Medically Necessary Wigs \$1,000 Maximum per Deductible year unless otherwise precluded by applicable law.	0% Coinsurance After Deductible	
PRESCRIPTION DRUG SERVICES		
Prescriptions apply to the In-Network Deductible and Out-of-Pocket Maximum		
	Retail (per 30-day supply)	Mail Order (per 90-day Supply)
Preventive	No Charge	
Expanded Preventive - Generic	\$25 Copay	\$50 Copay
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Generic	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Non-Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
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Covered Persons using Specialty Drugs included on the Select Drugs and Product List must enroll in the Plan Select Drugs and Products Program. Contact the Specialty Contact Center for additional information at 877-305- 6202. Failure to meet prior authorization criteria, including enrollment in the Select Drugs and Products Program when applicable, will result in a cost containment penalty equal to a 100% reduction in benefits payable.		

\$5,000 HSA Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In Network	Out of Network
DEDUCTIBLE		
Individual Coverage	\$5,000	\$10,000
Individual under Family Coverage	\$5,000	\$10,000
Family Coverage	\$10,000	\$20,000
OUT-OF-POCKET MAXIMUM		
Individual Coverage	\$5,000	\$15,000
Individual under Family Coverage	\$5,000	\$15,000
Family Coverage	\$10,000	\$30,000
PLAN OPERATIONS		
<ul style="list-style-type: none"> All deductible and out-of-pocket payments cross accumulate toward the in network and out of network deductible and out of pocket limits, as well as the individual and family limits. Both Medical and Pharmacy copayments, along with the services counted towards the deductible, will accrue toward the out-of-pocket maximum This plan is considered a High Deductible Health Plan and eligible for HSA. <p>For those who have elected family coverage:</p> <ul style="list-style-type: none"> This health plan has an embedded Deductible. This means that each individual will only have to meet the individual Deductible before the Plan begins paying benefits for such individual that are subject to a Deductible. This health plan has an embedded out-of-pocket maximum. This means that each individual will only have to meet the individual out-of-pocket maximum before the Plan begins paying in full for such individual. 		
Deductible Year	Grandfathered Status	Coinsurance/Copay
Calendar	Non Grandfathered	Indicates Plan Participant responsibility.
PREVENTIVE CARE SERVICES		
Preventive Care – Children to age 18 See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Preventive Care – All Adults See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible

Routine Prenatal Care See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Routine Immunizations See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Breast Feeding Equipment Limit to one pump per pregnancy with a \$350 limit for reimbursement unless otherwise precluded by applicable law.	No Charge	
Routine Eye Exam One per deductible year.	No Charge	20% Coinsurance After Deductible
Any other preventive care services required by the Affordable Care Act.	No Charge	20% Coinsurance After Deductible
CLINIC AND INDEPENDENT LAB SERVICES		
Primary Care Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Specialist Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Walk-In Retail Health Clinic	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Urgent Care Clinic In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Office Procedures	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Labs, Pathology, Ultrasound and X-Ray In a Clinic or Independent Lab setting. See Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray for services rendered in the Hospital setting.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Allergy Shots, Testing, and Serum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Immunizations-Foreign Travel	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Temporomandibular Joint Disorder (TMJ) No hardware coverage.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Infertility	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Care, services, supplies for the diagnosis and charges for surgical correction of physical abnormalities.		
INJECTIONS AND INTRAVENOUS THERAPY		
Infusions and Injections See Plan Exclusions for limitations on Hospital-based Infusion Therapy.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ADVANCED IMAGING		
Complex Imaging: MRI/CT/PET Scans	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nuclear Medicine, DEXA Scans, Diagnostic Mammogram	0% Coinsurance After Deductible	20% Coinsurance After Deductible
HOSPITAL AND SURGICAL SERVICES		
Inpatient Hospital Services – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient Hospital Services – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Organ Transplants Must be performed at a designated center of excellence for transplants.	0% Coinsurance After Deductible	Not Covered
EMERGENCY SERVICES		
Emergency Room Care – Facility Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Emergency Room Care –Physician Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Ground Ambulance Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	

Air Ambulance	0% Coinsurance After Deductible	
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES		
Inpatient or Residential – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient or Residential –Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Behavioral Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
REHABILITATIVE/ HABILITATIVE OUTPATIENT THERAPY		
Occupational Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Speech Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Physical Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Chiropractic Services	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Acupuncture 20 visit limit per Deductible Year.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ANCILLARY SERVICES		
Skilled Nursing Facility 120 days per Deductible Year maximum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nutritionists & Dietitians	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Dialysis Unless a PPO network arrangement applies, coverage for dialysis will not exceed 135% of the Medicare allowable rate.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hospice	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Enteral Nutrition	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Home Health Care	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Patient Services for Ventilator-Dependent Persons (up to 120 hours of services provided by a private-duty nurse or personal care assistant during time the person is in Hospital)	0% Coinsurance After Deductible	20% Coinsurance After Deductible
MEDICAL EQUIPMENT		
Medical Equipment See Plan Exclusions for limitations on Medical Equipment.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Prosthetics	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hearing Aids Maximum of one hearing aid for each ear every three years.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Cochlear Implants and Bone Anchored Hearing Aids	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Medically Necessary Wigs \$1,000 Maximum per Deductible year unless otherwise precluded by applicable law.	0% Coinsurance After Deductible	
PRESCRIPTION DRUG SERVICES		
Prescriptions apply to the In-Network Deductible and Out-of-Pocket Maximum		
	Retail (per 30-day supply)	Mail Order (per 90-day Supply)
Preventive	No Charge	
Expanded Preventive - Generic	\$25 Copay	\$50 Copay
Expanded Preventive – Preferred Brand	\$25 Copay	\$50 Copay
Generic	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Non-Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
	Mail Order (per 30-day Supply)	

Specialty Drugs	0% Coinsurance After Deductible	Not Available
Covered Persons using Specialty Drugs included on the Select Drugs and Product List must enroll in the Plan Select Drugs and Products Program. Contact the Specialty Contact Center for additional information at 877-305- 6202. Failure to meet prior authorization criteria, including enrollment in the Select Drugs and Products Program when applicable, will result in a cost containment penalty equal to a 100% reduction in benefits payable.		

\$5,000 HRA Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In Network	Out of Network
DEDUCTIBLE		
Individual Coverage	\$5,000	\$10,000
Individual under Family Coverage	\$5,000	\$10,000
Family Coverage	\$10,000	\$20,000
OUT-OF-POCKET MAXIMUM		
Individual Coverage	\$5,000	\$15,000
Individual under Family Coverage	\$5,000	\$15,000
Family Coverage	\$10,000	\$30,000
PLAN OPERATIONS		
<ul style="list-style-type: none"> All deductible and out-of-pocket payments cross accumulate toward the in network and out of network deductible and out of pocket limits, as well as the individual and family limits. Both Medical and Pharmacy copayments, along with the services counted towards the deductible, will accrue toward the out-of-pocket maximum This plan is considered a High Deductible Health Plan and eligible for HSA. <p>For those who have elected family coverage:</p> <ul style="list-style-type: none"> This health plan has an embedded Deductible. This means that each individual will only have to meet the individual Deductible before the Plan begins paying benefits for such individual that are subject to a Deductible. This health plan has an embedded out-of-pocket maximum. This means that each individual will only have to meet the individual out-of-pocket maximum before the Plan begins paying in full for such individual. 		
Deductible Year	Grandfathered Status	Coinsurance/Copay
Calendar	Non Grandfathered	Indicates Plan Participant responsibility.
PREVENTIVE CARE SERVICES		
Preventive Care – Children to age 18 See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Preventive Care – All Adults See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible

Routine Prenatal Care See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Routine Immunizations See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Breast Feeding Equipment Limit to one pump per pregnancy with a \$350 limit for reimbursement unless otherwise precluded by applicable law.	No Charge	
Routine Eye Exam One per deductible year.	No Charge	20% Coinsurance After Deductible
Any other preventive care services required by the Affordable Care Act.	No Charge	20% Coinsurance After Deductible
CLINIC AND INDEPENDENT LAB SERVICES		
Primary Care Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Specialist Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Walk-In Retail Health Clinic	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Urgent Care Clinic In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Office Procedures	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Labs, Pathology, Ultrasound and X-Ray In a Clinic or Independent Lab setting. See Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray for services rendered in the Hospital setting.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Allergy Shots, Testing, and Serum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Immunizations-Foreign Travel	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Temporomandibular Joint Disorder (TMJ) No hardware coverage.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Infertility	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Care, services, supplies for the diagnosis and charges for surgical correction of physical abnormalities.		
INJECTIONS AND INTRAVENOUS THERAPY		
Infusions and Injections See Plan Exclusions for limitations on Hospital-based Infusion Therapy.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ADVANCED IMAGING		
Complex Imaging: MRI/CT/PET Scans	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nuclear Medicine, DEXA Scans, Diagnostic Mammogram	0% Coinsurance After Deductible	20% Coinsurance After Deductible
HOSPITAL AND SURGICAL SERVICES		
Inpatient Hospital Services – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient Hospital Services – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Organ Transplants Must be performed at a designated center of excellence for transplants.	0% Coinsurance After Deductible	Not Covered
EMERGENCY SERVICES		
Emergency Room Care – Facility Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Emergency Room Care –Physician Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Ground Ambulance Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	

Air Ambulance	0% Coinsurance After Deductible	
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES		
Inpatient or Residential – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient or Residential –Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Behavioral Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
REHABILITATIVE/ HABILITATIVE OUTPATIENT THERAPY		
Occupational Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Speech Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Physical Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Chiropractic Services	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Acupuncture 20 visit limit per Deductible Year.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ANCILLARY SERVICES		
Skilled Nursing Facility 120 days per Deductible Year maximum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nutritionists & Dietitians	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Dialysis Unless a PPO network arrangement applies, coverage for dialysis will not exceed 135% of the Medicare allowable rate.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hospice	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Enteral Nutrition	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Home Health Care	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Patient Services for Ventilator-Dependent Persons (up to 120 hours of services provided by a private-duty nurse or personal care assistant during time the person is in Hospital)	0% Coinsurance After Deductible	20% Coinsurance After Deductible
MEDICAL EQUIPMENT		
Medical Equipment See Plan Exclusions for limitations on Medical Equipment.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Prosthetics	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hearing Aids Maximum of one hearing aid for each ear every three years.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Cochlear Implants and Bone Anchored Hearing Aids	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Medically Necessary Wigs \$1,000 Maximum per Deductible year unless otherwise precluded by applicable law.	0% Coinsurance After Deductible	
PRESCRIPTION DRUG SERVICES		
Prescriptions apply to the In-Network Deductible and Out-of-Pocket Maximum		
	Retail (per 30-day supply)	Mail Order (per 90-day Supply)
Preventive	No Charge	
Expanded Preventive - Generic	\$25 Copay	\$50 Copay
Expanded Preventive – Preferred Brand	\$25 Copay	\$50 Copay
Generic	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Non-Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
	Mail Order (per 30-day Supply)	

Specialty Drugs	0% Coinsurance After Deductible	Not Available
<p>Covered Persons using Specialty Drugs included on the Select Drugs and Product List must enroll in the Plan Select Drugs and Products Program. Contact the Specialty Contact Center for additional information at 877-305- 6202. Failure to meet prior authorization criteria, including enrollment in the Select Drugs and Products Program when applicable, will result in a cost containment penalty equal to a 100% reduction in benefits payable.</p>		

\$6,750 HSA Plan

Embedded Deductible Embedded Out-of-Pocket Maximum	In Network	Out of Network
DEDUCTIBLE		
Individual Coverage	\$6,750	\$13,500
Individual under Family Coverage	\$6,750	\$13,500
Family Coverage	\$13,500	\$27,000
OUT-OF-POCKET MAXIMUM		
Individual Coverage	\$6,750	\$20,250
Individual under Family Coverage	\$6,750	\$20,250
Family Coverage	\$13,500	\$40,500
PLAN OPERATIONS		
<ul style="list-style-type: none"> All deductible and out-of-pocket payments cross accumulate toward the in network and out of network deductible and out of pocket limits, as well as the individual and family limits. Both Medical and Pharmacy copayments, along with the services counted towards the deductible, will accrue toward the out-of-pocket maximum This plan is considered a High Deductible Health Plan and eligible for HSA. <p>For those who have elected family coverage:</p> <ul style="list-style-type: none"> This health plan has an embedded Deductible. This means that each individual will only have to meet the individual Deductible before the Plan begins paying benefits for such individual that are subject to a Deductible. This health plan has an embedded out-of-pocket maximum. This means that each individual will only have to meet the individual out-of-pocket maximum before the Plan begins paying in full for such individual. 		
Deductible Year	Grandfathered Status	Coinsurance/Copay
Calendar	Non Grandfathered	Indicates Plan Participant responsibility.
PREVENTIVE CARE SERVICES		
Preventive Care – Children to age 18 See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Preventive Care – All Adults See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible

Routine Prenatal Care See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Routine Immunizations See Preventive and Wellness Care for Adults and Children in Covered Services for more information.	No Charge	20% Coinsurance After Deductible
Breast Feeding Equipment Limit to one pump per pregnancy with a \$350 limit for reimbursement unless otherwise precluded by applicable law.	No Charge	
Routine Eye Exam One per deductible year.	No Charge	20% Coinsurance After Deductible
Any other preventive care services required by the Affordable Care Act.	No Charge	20% Coinsurance After Deductible
CLINIC AND INDEPENDENT LAB SERVICES		
Primary Care Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Specialist Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Walk-In Retail Health Clinic	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Urgent Care Clinic In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Office Procedures	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Labs, Pathology, Ultrasound and X-Ray In a Clinic or Independent Lab setting. See Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray for services rendered in the Hospital setting.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Allergy Shots, Testing, and Serum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Immunizations-Foreign Travel	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Temporomandibular Joint Disorder (TMJ) No hardware coverage.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Infertility	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Care, services, supplies for the diagnosis and charges for surgical correction of physical abnormalities.		
INJECTIONS AND INTRAVENOUS THERAPY		
Infusions and Injections See Plan Exclusions for limitations on Hospital-based Infusion Therapy.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ADVANCED IMAGING		
Complex Imaging: MRI/CT/PET Scans	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nuclear Medicine, DEXA Scans, Diagnostic Mammogram	0% Coinsurance After Deductible	20% Coinsurance After Deductible
HOSPITAL AND SURGICAL SERVICES		
Inpatient Hospital Services – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient Hospital Services – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Procedures – Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Outpatient Hospital Labs, Pathology, Ultrasound and X-Ray	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Organ Transplants Must be performed at a designated center of excellence for transplants.	0% Coinsurance After Deductible	Not Covered
EMERGENCY SERVICES		
Emergency Room Care – Facility Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Emergency Room Care –Physician Charges Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	
Ground Ambulance Out of network services covered at in-network benefit level when the diagnosis is an Emergency Medical Condition.	0% Coinsurance After Deductible	

Air Ambulance	0% Coinsurance After Deductible	
MENTAL HEALTH & SUBSTANCE ABUSE SERVICES		
Inpatient or Residential – Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Inpatient or Residential –Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Facility Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Partial Hospitalization or Intensive Outpatient - Physician Charges	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Office Visit In person or virtual.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Behavioral Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
REHABILITATIVE/ HABILITATIVE OUTPATIENT THERAPY		
Occupational Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Speech Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Physical Therapy	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Chiropractic Services	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Acupuncture 20 visit limit per Deductible Year.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
ANCILLARY SERVICES		
Skilled Nursing Facility 120 days per Deductible Year maximum	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Nutritionists & Dietitians	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Dialysis Unless a PPO network arrangement applies, coverage for dialysis will not exceed 135% of the Medicare allowable rate.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hospice	0% Coinsurance After Deductible	20% Coinsurance After Deductible

Enteral Nutrition	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Home Health Care	0% Coinsurance After Deductible	20% Coinsurance After Deductible
In Patient Services for Ventilator-Dependent Persons (up to 120 hours of services provided by a private-duty nurse or personal care assistant during time the person is in Hospital)	0% Coinsurance After Deductible	20% Coinsurance After Deductible
MEDICAL EQUIPMENT		
Medical Equipment See Plan Exclusions for limitations on Medical Equipment.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Prosthetics	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Hearing Aids Maximum of one hearing aid for each ear every three years.	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Cochlear Implants and Bone Anchored Hearing Aids	0% Coinsurance After Deductible	20% Coinsurance After Deductible
Medically Necessary Wigs \$1,000 Maximum per Deductible year unless otherwise precluded by applicable law.	0% Coinsurance After Deductible	
PRESCRIPTION DRUG SERVICES		
Prescriptions apply to the In-Network Deductible and Out-of-Pocket Maximum		
	Retail (per 30-day supply)	Mail Order (per 90-day Supply)
Preventive	No Charge	
Expanded Preventive - Generic	\$25 Copay	\$50 Copay
Expanded Preventive – Preferred Brand	\$25 Copay	\$50 Copay
Generic	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
Non-Preferred Brand	0% Coinsurance After Deductible	0% Coinsurance After Deductible
	Mail Order (per 30-day Supply)	

Specialty Drugs	0% Coinsurance After Deductible	Not Available
Covered Persons using Specialty Drugs included on the Select Drugs and Product List must enroll in the Plan Select Drugs and Products Program. Contact the Specialty Contact Center for additional information at 877-305- 6202. Failure to meet prior authorization criteria, including enrollment in the Select Drugs and Products Program when applicable, will result in a cost containment penalty equal to a 100% reduction in benefits payable.		

Eligibility

You are eligible to enroll in the Plan if You meet the eligibility requirements set forth below. Eligibility requirements are determined by the Plan Sponsor. If You have any questions regarding eligibility, contact the Plan Sponsor.

REQUIREMENTS	
Employee	30 hours per week or 130 hours per month
Waiting Period	The coverage Effective Date for an Employee is the first day of the month after date of hire.
Eligible Dependent	<ol style="list-style-type: none"> 1. An Employee's Spouse; 2. An Employee's Child who is less than 26 years of age, without regard to the child's student or marital status or whether the child is the Employee's financial dependent; 3. An Employee's Grandchild who is less than 26 years of age and resides with and is financially dependent upon Employee; and 4. Regardless of age, a "Disabled Dependent," meaning a person that is and continues to be both: (1) incapable of self-sustaining employment by reason of development disability, mental illness or disorder, or physical disability; and (2) chiefly dependent upon the Employee for support and maintenance. For purposes of this section, a Child is considered "disabled" if he or she meets the criteria used by the Social Security Administration to determine disability for purposes of the Supplemental Security Income program. 5. Retirees under 65 6. Retirees 65+ <p>The Plan reserves the right to require documentation to establish a Dependent relationship.</p>
Coverage Termination	Coverage under the Plan terminates on the last day of the month once the Employee and/or Dependent is no longer eligible. For Dependents turning 26, coverage will be terminated the last day of the month in which the Dependent attains age 26.
Rehired Employees	If an Employee is rehired within 26 weeks of the Employee's termination of employment, then the Employee is eligible for participation in the Plan no

	later than first day of the month following rehire.
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ENROLLMENT

An Employee must enroll for coverage with the Plan Sponsor within 30 days after the Employee becomes eligible to participate in the Plan. After this period, the enrollment decision cannot be changed or dropped during the Plan Year without a qualifying life event. During Open Enrollment, Employees will be able to elect, change, or discontinue coverage.

SPECIAL ENROLLMENT RIGHTS- QUALIFYING LIFE EVENT

Usually, You may only make coverage changes during Open Enrollment. However, federal law allows a special enrollment period if You experience certain qualifying life events. In these cases, coverage will be effective on the date of the qualifying life event, provided a request for enrollment is made within 30 days of the qualifying life event, unless a longer time is provided in this Plan Document or required by law. An Employee or Eligible Dependent who is already enrolled in the Plan at the time of the qualifying life event may also make changes to their enrollment at this time.

The following are considered qualifying life events under the Plan for purpose of this special enrollment right:

- Loss of other health coverage:
 - Losing eligibility for existing health coverage, including job-based, individual, and student plans.
 - Losing eligibility for Medicaid or CHIP or becoming eligible for a state premium assistance subsidy under Medicaid or CHIP.

If an Employee has declined enrollment in the Plan for themselves or Dependents because of coverage under Medicaid or CHIP and loses that coverage or becomes eligible for a state premium assistance subsidy under Medicaid or CHIP, there is a right to enroll in this Plan. However, a request for enrollment must be made within 60 days after the Medicaid or CHIP coverage ends or after becoming eligible for a state premium subsidy under Medicaid or CHIP.
- Changes in household:
 - Acquisition of a new spouse due to marriage.
 - Acquisition of a new Dependent through marriage, birth, adoption, or placement for adoption.

<p>IMPORTANT NOTICE: IF YOUR OTHER HEALTH PLAN COVERAGE WAS LOST BECAUSE OF A FAILURE TO PAY COVERAGE PREMIUMS OR OTHER REQUIRED CONTRIBUTIONS, YOU DO NOT HAVE SPECIAL ENROLLMENT RIGHTS BASED ON THE LOSS OF THAT COVERAGE.</p>
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COVERAGE DURING DISABILITY OR LEAVE OF ABSENCE

A Plan Participant may remain eligible under the Plan for a limited time if disabled or during a leave of absence, such as FMLA leave. You may request further information from your Employer.

EMPLOYEES ON MILITARY LEAVE

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA), if an Employee is absent from work because of service in the uniformed services, the Employee can continue health coverage for the Employee and the Employee's covered Dependents. If the Employee or the Employee's covered Dependents choose coverage under USERRA, then the Employee or the Dependents must pay monthly premiums for coverage.

During a military leave that is expected to be 30 days or less, the Employee's current employee coverage will continue without interruption, assuming the Employee pays the normal share of premiums for the coverage.

While on paid military service leave (for up to two years), the Employee may maintain the health benefits for which the Employee was enrolled before military service leave by paying the Employee's normal share of premiums for coverage.

For Employees who continue coverage while in military service, coverage will terminate at the earliest of these dates:

- The 24-month period beginning on the date absence begins; or
- The date the Employee fails to return to work as required.

A person who elects to continue health plan coverage may be required to pay up to 102% of the full contribution under the Plan, unless on active duty for 30 days or less.

A Waiting Period may not be imposed upon reemployment if one would not have been imposed had coverage not been terminated because of military service. However, an exclusion or Waiting Period may be imposed for coverage of any Illness or Injury determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of active military service.

After your paid military service leave ends, the Employee may elect continuation coverage for up to 24 months under USERRA. In general, the Employee must meet the same requirements for electing USERRA coverage as are required under Minnesota continuation coverage requirements. Coverage elected under these circumstances is concurrent, not cumulative. Dependents do not have any independent right to elect USERRA health plan continuation.

Termination

You and/or Your Eligible Dependents may be terminated from participation in the Plan as set forth below. Termination of coverage is determined by the Plan Sponsor. If You have any questions regarding termination, contact the Plan Sponsor.

TERMINATION OF COVERAGE

Your coverage will automatically terminate on the earliest of these events:

- The last day of the month in which the You cease to be eligible to participate in the Plan; or
- The date the Plan is terminated or amended such that You lose coverage under the Plan.

RECISSION OF COVERAGE FOR CAUSE AND FRAUD

The Plan Sponsor also has the right to rescind any coverage for cause, including in response to a Plan Participant taking actions that constitute fraud. The following actions by a Plan Participant or a Plan Participant's knowledge of such actions being taken by another, constitute fraud and will result in immediate, indefinite and permanent termination of all coverage under this Plan for the entire Family unit of which the Plan Participant is a member:

- Attempting to submit a Claim for benefits (which includes attempting to fill a prescription) for a person who is not a Plan Participant in the Plan;
- Attempting to file a Claim for a Plan Participant for services that were not rendered or Drugs or other items that were not provided;
- Providing false or misleading information in connection with enrollment in the Plan;
- Providing any false or misleading information to the Plan; or
- Providing any false or misleading information to the Select Drugs and Products Program or those alternate funding programs that it identifies.

In addition to being considered fraud on the Plan and an intentional misrepresentation, enrolling ineligible Dependents or maintaining coverage for a person who no longer satisfies the Dependent eligibility rules violates MARSHALL PUBLIC SCHOOLS ISD #0413 policy. If MARSHALL PUBLIC SCHOOLS ISD #0413 determines that an ineligible Dependent has been enrolled, coverage may be canceled retroactively. MARSHALL PUBLIC SCHOOLS ISD #0413 reserves the right to recover any and all benefit payments made for services received by ineligible Dependents and to terminate the Employee's employment.

RETROACTIVE TERMINATIONS

Except in cases where You and/or Your covered Dependents fail to pay any required contribution to the cost of coverage, the Plan will not retroactively terminate coverage unless You and/or Your covered Dependents (or a person seeking coverage on behalf of You and/or Your covered Dependents) performs an act, practice, or omission that constitutes fraud with respect to the Plan or unless the individual makes an intentional misrepresentation of material fact. In such cases, the Plan will provide at least 30 days advance written notice to You or Your covered Dependent who is affected before coverage will be retroactively terminated. As provided above, coverage may be retroactively terminated in cases where the required Employee contributions have not been paid by the applicable deadline. In those cases, no advance written notice is required.

Covered Services

The Plan will pay for the following Covered Services, subject to the terms of this section and all applicable Plan Exclusions. Please refer to Plans Exclusion for non-covered services under this plan.

NOTE: All Covered Services are subject to the Maximum Allowable Charge as determined by HealthEZ.

1. **Abortions.** Abortions are covered only when the procedure is necessary to save the life of the mother, when pregnancy is caused by rape or incest, or when the fetus has been diagnosed with a lethal abnormality.
2. **Acupuncture.**
3. **Ambulance.** Professional land or air service, if Medically Necessary, to the nearest Hospital or Skilled Nursing Facility.
4. **Behavioral Therapy Treatment.** Programs for the treatment of autism spectrum disorders including:
 - Habilitative or rehabilitative services including Applied Behavior Analysis or counseling services necessary to develop, maintain, and restore the functioning of an individual to the extent possible. To be eligible for coverage, Applied Behavioral Analysis shall be provided by a person professionally certified by a national board of behavior analysts or performed under the supervision of a person professionally certified by a national board of behavior analysts.
 - Counseling services provided by a licensed psychiatrist, licensed psychologist, professional counselor, or clinical social worker.
5. **Cardiac Rehabilitation.** Following a myocardial infarction, coronary occlusion, or coronary bypass surgery.
6. **Chemotherapy and Radiation Therapy.**
7. **Chiropractic services.** When performed by a licensed M.D., D.O. or D.C.
8. **Clinical Trials.** Routine patient costs for participation in an Approved Clinical Trial. Charges relating to the prevention, detection, or treatment of a life-threatening disease or condition, as defined under the PPACA, provided the clinical trial is approved by:
 - The Centers for Disease Control and Prevention of the U.S. Department of Health and Human Services;
 - The National Institute of Health;
 - The U.S. Food and Drug Administration;
 - The U.S. Department of Defense; or
 - The U.S. Department of Veterans Affairs.
9. **Cochlear Implants and Bone Anchored Hearing Aids.**
10. **Contact Lenses.** The initial contact lenses required following cataract surgery.
11. **Contraceptives.** The charges for all FDA approved contraceptive methods are covered in accordance with Health Resources and Services Administration (HRSA) guidelines.
12. **Dental Services.** When recommended by a physician and Incurred during a dental procedure, facility and anesthesia charges are covered for a child under age 5; an individual who is severely disabled;

or an individual who has a medical condition. Oral surgery for partially or completely unerupted impacted teeth; or tooth without the extraction of the entire tooth (this does not include root canal therapy); or the gums and tissues of the mouth when not performed in connection with the extraction or repair of teeth.

13. Diabetic Supplies, Equipment and Devices.

14. Enteral Nutrition. Services and supplies, when administered by tube feeding as the sole form of nutrition

15. Gender-Affirming Care. Medical, surgical counseling, or referral services (including telehealth services) that an individual may receive to support and affirm the individual's gender identity or gender expression and that are legal under the laws of Minnesota.

16. Gender Reassignment. Non-congenital transsexualism, gender dysphoria or sexual reassignment or change. Including medications, implants, hormone therapy, surgery, medical, or psychiatric treatment. The Plan will consider routine preventive care for gender-specific services appropriate to the Member's anatomy.

- Routine mammograms for those who have not undergone a mastectomy
- Routine Gynecology exam and pap
- Routine prostate screening

17. Hearing Aids and Exams. Services in connection with hearing aids, cochlear implants, or exams for their fitting or for hearing loss if not due to Illness or Injury; provided, however, this limitation does not apply to services for hearing loss that is not correctable by other covered procedures. For purposes of this limited right, coverage is limited to one hearing aid in each ear every three years. No special cost-sharing or other limitations on coverage outside of what is generally applicable to other coverages may be imposed.

18. Home Health Care Services and Supplies. When a Hospital or Skilled Nursing Facility would otherwise be required. The care must be prescribed by the attending Physician and be contained in a Home Health Care Plan. A Home Health Care Service visit is defined as a periodic visit by a nurse or therapist, or four hours of home health aide services. In the case of a mother and newborn child if the inpatient hospital stay for the birth of the newborn was less than 48 hours following a vaginal delivery or less than 96 hours following a caesarean section, Home Health Care Services shall include one well-baby home visit by a registered nurse. This well-baby visit must occur within four calendar days after the date of the well-baby's discharge from the hospital. Health care services provided by the registered nurse may include, but are not limited to, parent education, assistance and training in breast and bottle feeding, and conducting any medically necessary clinical tests.

19. Hospice Care Services and Supplies. When the patient is not expected to live more than six months, as certified by a Physician, and is placed under a Hospice Care Plan.

20. Hospital Care. Includes emergency room visits that exceed 23 observation hours.

21. Infertility. Diagnosis and surgical correction of physical abnormalities. The Plan will also cover the following assisted reproduction services up to a \$10,000 Lifetime Maximum

- Infertility, fertility and family planning services
- In-vitro fertilization
- Embryo freezing and transfer or tubal ovum transfer
- Zygote Intrafallopian transfers (ZIFT)
- Gamete Intrafallopian transfers (GIFT)
- Ovum storage or banking
- Cost of donor sperm or sperm banking

- Embryo or zygote banking
- Artificial insemination services
- Medications used to treat infertility
- Any other assisted reproductive techniques

22. **Lyme Disease.** Treatment of diagnosed Lyme disease.

23. **Mental Disorders and Substance Abuse.** Treatment when billed by a Physician. Other licensed mental health practitioners must be under the direction of and must bill the Plan through these professionals. Services include group therapy, family therapy, and couples counseling for Mental Disorders and Substance Abuse diagnoses.

There is no lifetime or annual limit on screenings or urinalysis testing for opioids for an enrollee in an inpatient or outpatient substance use disorder treatment program when the screening or testing is ordered by a Provider and performed by an accredited clinical laboratory. The Plan may conduct a medical necessity review when screenings or urinalysis testing for an enrollee exceeds 24 tests in any 12-month period.

24. **Medical Specialty Medications.** Medical Specialty Medications are covered by the Plan, subject to the following conditions:

- Coverage for Medical Specialty Medications may be subject to the Plan's pre-certification requirements. Please see the Care Management Services section for more details. If the therapy is deemed clinically appropriate, a care coordinator will reach out to the member to assist with navigating available programs and/or procurement channels required by the plan.
- For any Plan Participant(s) who meet individual qualifications for external assistance through variable program benefits for the prescribed treatment(s), the Plan Participant must use such programs and exhaust all available assistance before Claims will become eligible for coverage under the Plan. The Plan further reserves the right to require the use of a particular, preferred, or mandated program(s) to provide services to Plan Participants. These programs may reduce or eliminate the Plan Participant's financial liability, as determined by the Plan Participant's qualification to meet program requirements. any whole or partial benefits provided to a Plan Participant through such program are not covered by the Plan, and any associated amounts paid by the Plan Participant will not be applied toward the member cost shares, such as Deductible or Out-of-Pocket Maximum.
- In cases where a medication(s) and any associated administrative services are pre-certified to be performed in a hospital owned facility, the associated medication(s) must be procured or billed through Plan approved channels and may require the utilization of a specific medication provider.
- In cases where a medication(s) is administered in a healthcare setting, charges submitted for reimbursement will not be covered by the Plan if billed through the hospital's ancillary services or the Plan's medical benefit, unless specifically approved during the pre-certification process.

The Specialty Medication Drug List is available by contacting #877-884-0998.

25. **Medical/Surgical Equipment Purchase or Rentals.** Rental costs cannot exceed the fair market value of the equipment.

26. **Nutritionists and dietitians.** Services with a nutritionist or dietitian when required for the following diagnoses: diabetes, cardiovascular conditions, hypertension, kidney disease, or eating disorders.

27. **Obesity.** Medically Necessary treatment for weight loss, dietary control, or Morbid Obesity. Bariatric surgery, gastric bypass, stapling and intestinal bypass, and lap band surgery, including reversals.

28. **Occupational / Physical Therapy.** Rendered by a licensed therapist.

29. **Oral Procedures:**

- Facility and Anesthesia charges are covered, when recommended by a physician, and when incurred during a dental procedure by: (i) a child under age 5; (ii) an individual who is severely disabled; or (iii) an individual who has a medical condition.
 - Oral surgery for partially or completely unerupted impacted teeth, such as impacted wisdom tooth removal; or tooth without the extraction of the entire tooth (this does not include root canal therapy); or the gums and tissues of the mouth, when not performed in connection with the extraction or repair of teeth.
 - Excision of tumors and cysts;
 - Frenectomy;
 - Oral Appliance, when required for sleep apnea.
 - Surgery needed to correct injuries;
 - Excision of benign bony growths;
 - External incision and drainage of cellulitis;
 - Incision of sensory sinuses, salivary glands or ducts; or
 - Temporomandibular joint syndrome (TMJ).
30. **Organ transplant.** When performed at a designated Center of Excellence for transplants. Contact your network Provider for a list of designated Centers of Excellence for transplants.
31. **Obtaining donor organs or tissues.** When the donor has medical coverage, his or her plan will pay first. Donor charges include those for:
- Evaluating the organ or tissue;
 - Removing the organ or tissue from the donor; and
 - Transportation of the organ or tissue from within the United States and Canada to the place where the transplant is to take place.
32. **Orthotic Appliances.** The initial purchase, fitting, and repair of non-foot orthotics when required for support of an injured or deformed body part.
33. **Pediatric Autoimmune Neuropsychiatric Disorders.** The treatment for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and for treatment for pediatric acute-onset neuropsychiatric syndrome (including antibiotics, medication and behavioral therapies).
34. **Phenylketonuria.** Expenses for special dietary treatment for phenylketonuria (PKU) ordered or prescribed by a physician.
35. **Port-Wine Stain Elimination.** Port wine stain elimination or maximum feasible treatment to lighten or remove the coloration.
36. **Postnatal Care.** Includes a: (1) Comprehensive Postnatal Visit with a healthcare provider not more than three weeks from the date of delivery; and (2) any postnatal visits recommended by a health care provider between three and 11 weeks from the date of delivery; and (3) a Comprehensive Postnatal Visit with a health care provider 12 weeks from the date of delivery.
37. **Pregnancy.** Routine Prenatal is covered as Preventive Care.
38. **Preventive and Wellness Care for Adults and Children.** A list of Preventive and Wellness Services can be found at ISD413Benefits.com

In accordance with Federal Law, benefits are available for evidence-based items or services that have a rating of “A” or “B” in the current recommendations of the United States Preventive Services

Task Force (USPSTF) (<https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/uspstf-and-b-recommendations>).

Immunizations that have a recommendation from the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention with respect to the individual involved.

Routine Prenatal Care includes periodic office visits, lab work, and ultrasounds. Other Prenatal care may include additional tests, office visits, and covered services described elsewhere in the Schedule of Benefits.

39. **Prosthetic Devices.** The purchase, fitting, and repair of devices which replace body parts.
40. **Reconstructive Surgery.** Non-cosmetic procedures, including mammoplasties.
41. **Rare Diseases.** Effective January 1, 2024, covered services provided by an Out-of-Network Provider related to the diagnosis, monitoring, and treatment of an eligible rare disease or condition (as defined in Minn. Stat. § 62Q.451) will apply the same benefit level as services provided by an In-Network Provider (including cost-sharing, benefit limitations, or service limitations).
42. **Skilled Nursing Facility.** Covered when:
 - The patient is confined as an inpatient in the facility;
 - The attending Physician certifies that confinement is needed; and
 - The attending Physician completes a treatment plan.
43. **Smoking Cessation.** To the extent required by law and when under the treatment of a Physician.
44. **Speech therapy.** Rendered by a licensed speech therapist and ordered by a Physician.
45. **Sterilization.** To the extent required by the Patient Protection and Affordable Care Act (PPACA).
46. **Wigs.** Non-cosmetic, for medically certified conditions. Coverage includes equipment and accessories necessary for regular use of wigs needed for medically certified conditions.

Plan Exclusions

IMPORTANT NOTICE: THIS SECTION LIMITS COVERAGE FOR CERTAIN EXPENSES THAT MAY OTHERWISE BE ELIGIBLE FOR COVERAGE UNDER THE PLAN. MORE THAN ONE EXCLUSION MAY APPLY. PLEASE READ THIS SECTION IN ITS ENTIRETY.

No Claim will be eligible for coverage under any portion of the Plan for the expenses or circumstances listed below. If any expense is paid that is later found to be excluded or limited as shown, the Plan reserves the right to collect that amount from the payee, the Employee or Dependent, or from future benefits due under the Plan. Payment under the Plan does not waive the written exclusions, limitations, or other terms contained in this Plan Document.

Note: Prescription drugs are subject to additional exclusions. See the Prescription Drug Coverage section below for more details.

1. **Abortions.** Except to save the life of the mother, when caused by rape or incest, or the fetus has been diagnosed with a lethal abnormality.
2. **Administrative Costs.** Expenses for completion of Claim forms or reports and shipping and handling.
3. **Alcohol or Other State of Impairment.** Expenses for or in connection with an Injury or Illness arising out of the Plan Participant's activity or action that is made illegal due to the use of alcohol or other regulated substance. The arresting officer's determination of inebriation will be sufficient for this exclusion. This exclusion does not apply to the extent not permitted by Applicable Law or if the Injury or Illness resulted from the victim of an act of domestic violence, or as a direct result of the Participant's mental or physical medical condition.
4. **Alternative Medicine/Therapies.** This includes acupressure, aromatherapy, biofeedback, kinetic therapy, hypnotherapy, homeopathic medicine; massage therapy, and neurofeedback, among others.
5. **Amniocentesis.** Services performed solely for the purpose of determining the gender or paternity of a fetus.
6. **Blood Products.** Collection and/or storage of blood products to include stem cells or non-covered medical procedures. Salvage and storage of umbilical cord.
7. **Breast Implants.** Including replacement and removal of breast implants, except when required to be covered by the Women's Health and Cancer Rights Act.
8. **Communications and Accessibility Services.** Provider charges for interpretation, translation, accessibility or other special accommodations. Devices and computers to assist in communication and speech, including professional sign language or foreign language interpreter services.
9. **Complications of Non-Covered treatments.** Treatment required as a result of a complication from a non-covered service under the Plan, unless the required treatment is a result of complications that arose during the course of an abortion.
10. **Cosmetic Surgery/Services.** Medical, surgical, and mental health services for or related to cosmetic surgery or procedures.
11. **Court or Police Ordered Services.** Examinations, reports, or appearances in connections with legal proceedings, including child custody, competency issues, parole and/or probation, and other court-ordered related issues.

12. **Custodial Care.** Non-medical assistance for activities of daily life, or maintenance.
13. **Dental Services.** The medical portion of the Plan covers only those dental services specifically stated in the section titled "Covered Medical Expenses."
14. **Educational evaluations or vocational testing.** Exams or other services for employment, insurance, licensure, judicial or administrative proceedings or research.
15. **Exercise.** Equipment, programs, clothing, or devices for treatment of any condition.
16. **Experimental or Investigational Treatment.**
17. **Eye care.** Eye Exercises, Orthoptic and Vision Therapy, Radial keratotomy, Lasik or other eye surgery to correct refractive disorders.
18. **Facility Charges.** Treatment provided at group homes, wilderness programs, boarding schools, halfway houses, assisted living centers, shelters, or foster homes.
19. **Foot care.** Unless related to diabetic care, treatment of weak, strained, flat, unstable or unbalanced feet, and treatment of corns, calluses or toenails. Shoes; shoe lifts; corrective shoes; foot orthotics; shoe inserts and arch supports.
20. **Foreign services.** Non-emergency related treatment outside of the U.S.
21. **Gender Reassignment – Cosmetic Procedures.** The following procedures that may be performed as a component of Gender Reassignment or Gender-Affirming Care are considered cosmetic (unless determined to be Medically Necessary to achieve and support Gender Reassignment or Gender-Affirming Care):
 - Rhinoplasty
 - Face lift
 - Lip enhancement
 - Facial bone reduction
 - Blepharoplasty
 - Liposuction
 - Reduction thyroid chondroplasty
 - Hair removal
 - Hair plugs or implants
 - Laryngoplasty
 - Skin resurfacing
 - Chin implant
 - Nose implant
 - Lip reduction
 - Any other procedure to enhance masculinization or feminization, beyond those considered Medically Necessary to achieve and support Gender Reassignment or Gender-Affirming Care.
22. **Gene Therapies.** Gene therapy is a category of pharmaceutical products approved by the U.S Food and Drug Administration (FDA) to treat or cure a disease by:
 - Replacing a disease-causing gene with a healthy copy of the gene.
 - Inactivating a disease-causing gene that may not be functioning properly.
 - Introducing a new or modified gene into the body to help treat a disease

23. **Genetic Testing.** For a patient that is asymptomatic, unless otherwise precluded by applicable law
24. **Hair loss (cosmetic).** Treatment including wigs (non-medically necessary), hair transplants or any drug for hair growth.
25. **Hazardous Pursuit, Hobby or Activity.** Treatment that results from engaging in a hazardous pursuit of extreme sports or activity.
26. **Home Maternity Services.** Deliveries at home including Doula and birth coach expenses.
27. **Hospital-based Infusion Therapy.** Intravenous-administered services provided in a Hospital-based setting. This Exclusion may be waived in cases of emergency, if it is Medically Necessary for the member to receive infusion therapy in a hospital-based setting or if treatment provided in a hospital-based setting is obtained at a lower cost to the Plan.
28. **Illegal acts.** Expenses for or in connection with an Injury or Illness arising out of the Plan Participant's activity or action from the following:
 - a Serious Illegal Act
 - active participation in a riot or public disturbance.
 - The use of illegal drugs, or
 - Use of medications not administered on the advice of a Physician.

Notwithstanding the foregoing, this exclusion shall not apply if the Injury in question occurred as the result of being the victim of an act of domestic violence, or if it occurred as the direct result of the Participant's mental or physical medical condition.

For purposes of this exclusion, the term "Serious Illegal Act" shall mean any act or series of acts that, if prosecuted as a criminal offense, a sentence of a term of imprisonment in excess of one year could be imposed. It is not necessary that criminal charges be filed or result in a conviction.
29. **Impotence/Sexual Dysfunction.** Care, treatment, services, supplies, or medication in connection with treatment for impotence. Any costs or charges for or related to penile implants, testicular prosthesis regardless of the cause of the absence of the testicle.
30. **Infertility Treatment.** Infertility treatment which is not expressly included in the Schedule of Benefits.
31. **Maintenance Therapy.** Treatment after an individual has reached the maximum level of improvement.
32. **Malpractice.** Services required to treat injuries or Illnesses including infections and complications that are contracted while under the care of a Provider that are not reasonably expected to occur. This includes but is not limited to: negligence by the Provider, surgery on the wrong body part, foreign object left in the patient after surgery, electric shock, burn, or fall while confined in a facility.
33. **Medical Equipment.** Examples include, but are not limited to, the following:
 - Exercise equipment, air purifiers, central or unit air conditioners, water purifiers, allergenic pillows, mattresses or waterbeds, escalators or elevators, ramps, automobile modifications, safety bars, saunas, swimming pools, Jacuzzi or whirlpools, and hygienic equipment;
 - Equipment for a patient in an institution that is ordinarily provided by an institution, such as wheelchairs, hospital beds, and oxygen tents;
 - More than one device designed to provide essentially the same function;
 - Deluxe, electric, model upgrades, specialized, customized or other non-standard equipment;
 - Scooters and other power operated vehicles;

- Warning devices, stethoscopes, blood pressure cuffs;
 - Repair, replacement or routine maintenance of equipment or parts due to misuse or abuse;
 - Over-the-counter braces and other devices, prophylactic braces; braces used primarily for sports activities;
 - Replacement of braces of the leg, arm, back, neck, or artificial arms or legs;
 - Communication devices (speech generating devices) and/or training to use such devices;
 - Bionic and hydraulic devices;
 - Oxygen when services are outside of the Service Area and non-emergent or urgent, or when used for convenience;
 - Personal comfort items such as compression stockings and Transcutaneous Electrical Nerve Stimulation (TENS) units.
34. **Non-Emergency Ambulance Services/ Hospital Admissions.** Non-emergency ambulance services and/or non-emergency hospital admissions unless pre-certified and/or expressly covered under the Schedule of Benefits.
35. **Nutrition.** This includes those nutritional supplements given between meals to increase daily protein and caloric intake. Special infant formulas; or other internal supplementation will not be considered eligible unless received in a Hospital, or through a feeding tube as the primary form of nutrition.
36. **Oral Procedures.** The medical portion of the Plan covers only those oral procedures specifically stated in the section titled “Covered Medical Expenses.”
37. **Over-the-Counter Medical Supplies and Medications.** Over-the-counter medical supplies and medications except to the extent required by Applicable Law.
38. **Physical and Psychiatric Exams.** Testing and/or other services in connection with obtaining or maintaining employment, school or camp attendance or insurance qualification, or any type of license or medical research.
39. **Private Duty Nursing.**
40. **Prohibited by Law.** Charges incurred for services to the extent that payment under the Plan is prohibited by law.
41. **Rehabilitation/Habilitative Services.** Maintenance and/or non-Acute therapies; or therapies where a significant and measurable improvement of a condition cannot be expected in a Reasonable and predictable period of time.
42. **Self-Inflicted Deliberate Injury.** Unless resulting from being the victim of an act of domestic violence or a medical condition (including both physical and mental health conditions).
43. **Surrogate Mother Pregnancies.** Surrogate mothers who are not Plan Participants will not receive coverage under the Plan.
44. **Temporomandibular Joint Disorder**
- Dental splints, dental prosthesis or any treatment on or to the teeth, gums, or jaws;
 - Treatment of pain or infection due to a dental cause, surgical correction of malocclusion, maxilla facial orthognathic and prognathic surgery, orthodontia treatment.
45. **Transportation, Travel or Accommodations.**
46. **Wage or Profit.** Expenses for or in connection with any Injury, Sickness, or complication thereof which arises out of or in the course of any occupation for wage or profit (including self-employment)

where worker's compensation or another form of occupational medical coverage is available will not be considered Covered Services under this Plan.

47. **War and Riots.** Expenses caused by or arising out of riots, insurrection, rebellion, armed invasion, or similar aggression.

Defined Terms

This Plan Document contains several capitalized terms that have a specific meaning. This section defines those terms. These definitions are not intended to, and specifically do not, identify whether charges associated with a particular service or supply are entitled for payment under the Plan. Please refer to the appropriate sections of this SPD for coverage information.

1. **Adverse Benefit Determination.** Adverse Benefit Determination shall mean any of the following:
 - A denial in benefits;
 - A reduction in benefits;
 - A rescission of coverage, even if the rescission does not impact a current Claim for benefits under the Plan;
 - A termination of benefits;
 - A failure to provide or make payment (in whole or in part) for a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Claimant's eligibility to participate in the Plan;
 - A denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for , a benefit resulting from the application of any utilization review procedure described in this Plan Document;
 - A failure to cover an item or service for which benefits are otherwise provided because it is determined to be Experimental, Investigational, not Medically Necessary or appropriate, or subject to any other exclusion provided in this Plan Document.
2. **Allowable Expenses.** The dollar amount considered payment in full by an insurance plan. The allowable charge is a discounted rate rather than the actual charge.
3. **Approved Clinical Trial.** means a phase I, II, III or IV trial that is:
 - Conducted under an Investigational new drug application reviewed by the United States Food and Drug Administration (FDA);
 - Exempt from obtaining an investigational new drug application; or
 - Approved or funded by:
 - The National Institutes of Health (NIH), the Centers for Disease Control and Prevention, the Agency for Health Care Research and Quality, the Centers for Medicare and Medicaid Services, or a cooperating group or center of any of the entities described in this item;
 - A cooperative group or center of the United States Department of Defense or the United States Department of Veteran Affairs;
 - A qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants; or
 - The United States Department of Veteran Affairs, Defense, or Energy if the trial has been reviewed or approved through a system of peer review determined by the secretary to:
 - i. Be comparable to the system of peer review of studies and investigations used by the NIH; and
 - ii. Provide an unbiased scientific review by qualified individuals who have no interest in the outcome of the review.

The Patient Protection and Affordable Care Act requires that if a "qualified individual" is in an "Approved Clinical Trial," the Plan cannot deny coverage for related services ("routine patient costs").

A “qualified individual” is someone who is eligible to participate in an “Approved Clinical Trial” and either the individual’s doctor has concluded that participation is appropriate, or the Participant provides medical and scientific information establishing that their participation is appropriate.

“Routine patient costs” include all items and services consistent with the coverage provided in the Plan that is typically covered for a qualified individual who is not enrolled in a clinical trial. Routine patient costs do not include 1) the Investigational item, device or service itself; 2) items and services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; and 3) a service that is clearly inconsistent with the widely accepted and established standards of care for a particular Diagnosis. Plans are not required to provide benefits for routine patient care services provided outside of the Plan’s network area unless out of network benefits are otherwise provided under the Plan.

4. **Asymptomatic.** Producing or showing no symptoms of a medical diagnosis.
5. **Center of Excellence.** Medical care facilities that have met stringent criteria for quality care in the specialized procedures of organ transplantation. These centers have the best outcomes in performing transplant procedures and the best survival rates. The Plan Administrator or its delegate shall determine what network Centers of Excellence are to be used.
6. **Certified IDR Entity.** An entity that has been properly certified by the Department of Health and Human Services, the Department of Labor, and the Department of the Treasury to be responsible for conducting determinations under the No Surprises Act.
7. **Child.** Employee’s own blood descendant of the first degree, a stepchild, lawfully adopted Child, or a Child placed with a covered Employee in anticipation of legal adoption, and/or a covered Employee’s Child who is an alternate recipient under a “Qualified Medical Child Support Order” required by law.
8. **Chiropractic Services.** Skeletal adjustments, manipulation or other treatment in connection with the detection and correction by manual or mechanical means of structural imbalance or subluxation in the human body. Such treatment is done by a Physician to remove nerve interference resulting from, or related to, distortion, misalignment or subluxation of, or in, the vertebral column.
9. **Claim.** A request for payment that You or Your health care provider submits to the Plan when You receive items, services, or supplies that You wish to have considered for coverage under the Plan.
10. **Claimant.** A Plan Participant, or an entity acting on behalf of a Plan Participant, authorized to submit Claims to the Plan for processing and/or appeal of an Adverse Benefit Determination.
11. **Comprehensive Postnatal Visit.** A visit with a health care provider that includes a full assessment of the mother’s and infant’s physical, social, and psychological well-being, including but not limited to: mood and emotional well-being, infant care and feeding, sexuality, contraception, and birth spacing, sleep and fatigue, physical recovery from birth, chronic disease management, and health maintenance.
12. **Coinsurance.** A fixed percentage of the Covered Services that You are responsible for paying for Covered Services. The amount You pay for Coinsurance is determined after You pay any applicable Copays and after the Deductible is met.

Coinsurance payments accrue toward the Out-of-Pocket Maximum, but not toward the Deductible.

13. **Copay.** A flat fee that You pay each time You incur certain Covered Services. If the Copay is less than the Covered Expense, the Plan will pay the difference. If the Copay is more than the Covered Expense, You are only responsible for paying the Covered Expense.

Copayments accrue toward the Out-of-Pocket Maximum, but not toward the Deductible.

14. **Covered Expense.** An Expense payable for a Covered Service. The Plan will pay for all Covered Services that exceed Your Co-pay, Coinsurance, and/or Deductible.
15. **Covered Service(s).** A service, treatment, supply, or other item that is eligible for coverage in this Plan.
16. **Custodial Care.** Services that are rendered for assistance in daily living that can be provided safely and reasonably by individuals who are neither skilled nor licensed medical personnel.
17. **Deductible.** The Deductible is the amount You must pay in a Plan Year for Covered Services before benefits will be paid by the Plan. The Deductible amount for the Plan is shown in the Schedule of Benefits.
18. **Dependent.** A non-Employee who is eligible for coverage under the Eligibility section of the Plan.
19. **Emergency.** A serious, unexpected, or dangerous situation requiring immediate medical attention.
20. **Emergency Medical Condition.** A medical condition manifesting itself by acute symptoms of sufficient severity (including 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 the following:
 - Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
 - Serious impairment to bodily functions; or
 - serious dysfunction of any bodily organ or part.
21. **Emergency Services.** Emergency Services means, with respect to an Emergency Medical Condition, the following:
 - An appropriate medical screening examination (as required under section 1867 of the Social Security Act, 42 U.S.C. 1395dd) that is within the capability of the emergency department of a Hospital or of an Independent Freestanding Emergency Department, as applicable, including ancillary services routinely available to the emergency department to evaluate such Emergency Medical Condition; and
 - Within the capabilities of the staff and facilities available at the Hospital or the Independent Freestanding Emergency Department, as applicable, such further medical examination and treatment as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd), or as would be required under such section if such section applied to an Independent Freestanding Emergency Department, to stabilize the patient (regardless of the department of the Hospital in which such further examination or treatment is furnished).
22. **Employee.** A person who is employed by the Plan Sponsor and eligible for coverage.
23. **Effective Date.** The first day of coverage.
24. **Errors.** Charges based on billing mistakes, improprieties, or illegitimate billing entries, including, but not limited to, up-coding, duplicate charges, charges for care, supplies, treatment, and/or services not actually rendered or performed, or charges otherwise determined to be invalid, impermissible, or improper based on any applicable law, regulation, rule, or professional standard. It is in the Plan Administrator's sole discretion to determine what constitutes an error under the terms of this Plan.
25. **Experimental and/or Investigational.** Services or treatments that are not United States Food and Drug Administration (FDA) approved. Services or treatments which are not widely used or accepted by most practitioners or lack credible evidence, and that are not the subject of, or related to, the

conduct of an Approved Clinical Trial, as such term is defined herein; these services are not included under or as Medicare reimbursable procedures, and include services, supplies, care, procedures, treatments or courses of treatment.

26. **Family.** The covered Employee and the Dependents who are covered under the Plan.
27. **FMLA.** Family and Medical Leave Act of 1993, as amended.
28. **FMLA Leave** is a leave of absence, which the Employer is required to extend to certain Employees under FMLA, during which time group health benefits may be maintained.
29. **Formulary.** A list of covered prescription medications compiled by the Pharmacy Benefit Manager.
30. **Generic Drug.** A Prescription Drug which has the equivalency of the Brand Name drug with the same use and metabolic disintegration.
31. **GINA.** The Genetic Information Nondiscrimination Act of 2008 (Public Law No. 110-233), which prohibits group health plans, issuers of individual health care policies, and employers from discriminating on the basis of Genetic Information.
32. **Health Savings Account (HSA).** An IRS-regulated, pre-tax account that may be established and controlled by the Employee. Both the Employee and Employer can contribute to the Health Savings Account (HSA) up to the annual IRS maximum. The Health Savings Account (HSA), when combined with an HSA-eligible health plan, can be used to fund the deductible as well as pay other IRS-qualified medical, dental, or vision expenses.
33. **HIPAA.** The Health Insurance Portability and Accountability Act of 1996, as amended.
34. **Home Health Care Agency.** An organization whose main function is to provide Home Health Care Services and Supplies; The agency must be federally certified and licensed by the state in which it is operating.
35. **Home Health Care Plan.** A formal written plan made by the patient's attending Physician; which states the diagnosis and specifies the type and extent of Home Health Care required.
36. **Home Health Care Services and Supplies.** Part-time or intermittent nursing care by or under the supervision of a registered nurse (R.N.); part-time or intermittent home health aide services provided through a Home Health Care Agency (this does not include general housekeeping services); physical, occupational and speech therapy; medical supplies; and laboratory services by or on behalf of the Hospital.
37. **Hospice Care Plan.** A plan of terminal patient care that is established and conducted by a Hospice Agency and supervised by a Physician.
38. **Hospice Care Services and Supplies.** Those provided through a Hospice Agency and under a Hospice Care Plan and include inpatient care in a Hospice Unit or other licensed facility, and home care. See the Schedule of Benefits to determine whether this includes family counseling during the bereavement period.
39. **Hospital.** An institution which is engaged primarily in providing medical care is accredited as a Hospital by The Joint Commission on Accreditation of Healthcare Organizations or the American Osteopathic Association Healthcare Facilities Accreditation Program or is approved by Medicare as a Hospital. The definition of "Hospital" shall be expanded to include the following: A facility operating legally as a psychiatric Hospital or residential treatment facility for mental health and licensed as such by the state in which the facility operates.

40. **Illness.** A bodily disorder, disease, physical Sickness or Mental Disorder. Illness includes Pregnancy, childbirth, miscarriage or complications of Pregnancy.
41. **Incurred.** A Covered Expense is “Incurred” on the date the Covered Service is rendered, or the supply is obtained.
42. **Independent Freestanding Emergency Department.** A health care facility that is geographically separate and distinct, and licensed separately, from a Hospital under applicable state law, and which provides any Emergency Services.

When furnished with respect to an Emergency Medical Condition, Emergency Services shall also include an item or service provided by a Non-Network Provider or Non-Participating Health Care Facility (regardless of the department of the Hospital in which items or services are furnished) after the Participant is stabilized and as part of Outpatient observation or an Inpatient or Outpatient stay with respect to the visit in which the Emergency Services are furnished, until such time as the Provider determines that the Participant is able to travel using non-medical transportation or non-emergency medical transportation, and the Participant is in a condition to, and in fact does, give informed consent to the Provider to be treated as a Non-Network Provider.

43. **Infertility.** Incapable of producing offspring.
44. **Injury.** A physical Injury to the body caused by unexpected or external means.
45. **In-Network.** Providers who have a contract with the Plan to provide Services to its Plan Participants at a pre-negotiated rate.
46. **Intensive Care Unit.** A department of a hospital of which patients who are dangerously ill are kept under constant observation.
47. **Legal Guardian.** A person recognized by a court of law as having the duty of taking care of the person and managing the property and rights of an individual.
48. **Maximum Allowable Charge.** The benefit payable for a Covered Services in the Plan. The Maximum Allowable Charge must be Reasonable.

Note: The Plan Administrator has the discretionary authority to decide if a charge is Reasonable and Medically Necessary. The Plan will reimburse out of network charges at the billed rate if it is less than the Reasonable amount. The Maximum Allowable Charge will not include any billing mistakes including, up-coding, duplicate charges, and services not performed. The Maximum Allowable Charge may be equal to or less than the contract rate set forth in a Provider agreement.

When more than one treatment option is available, and one option is no more effective than another, the least costly option that is no less effective than any other option will be considered within the Maximum Allowable Charge. The Maximum Allowable Charge will be limited to an amount which, in the administrator's discretion, is charged for services or supplies that are not unreasonably caused by the treating Provider, including errors in medical care that are clearly identifiable, preventable, and serious in their consequence for patients. A finding of Provider negligence or malpractice is not required for services or fees to be considered ineligible pursuant to this provision.

With respect to non-contracted Emergency Services, the Maximum Allowable Charge will be an amount equal to the greatest of the following three amounts, as applicable:

- The median of the amount negotiated with contracted Providers for Emergency Services without regard to copayments and coinsurance (if no per-service amount is negotiated, this amount is disregarded);

- The amount the plan generally pays for out of network services, such as usual, customary and reasonable (UCR) amount, but without regard to in-network copayments or coinsurance and without reduction for the plan's usual cost-sharing generally applicable to out of network services; or
- The amount that would be paid under Medicare Parts A and B, without regard to copayments and coinsurance.

49. Medical Necessity/Medically Necessary. Health care services ordered by a licensed Physician exercising prudent clinical judgment provided to a Plan Participant for the purposes of evaluation, diagnosis or treatment of that Plan Participant's Sickness or Injury. Such services, to be considered Medically Necessary, must be clinically appropriate in terms of type, frequency, extent, site and duration for the diagnosis or treatment of the Plan Participant's Sickness or Injury. The Medically Necessary setting and level of service is that setting and level of service which, considering the Plan Participant's medical symptoms and conditions, cannot be provided in a less intensive medical setting. Such services, to be considered Medically Necessary must be no more costly than alternative interventions, including no intervention, and are at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Plan Participant's Sickness or Injury without adversely affecting the Plan Participant's medical condition. To be considered Medically Necessary, the services:

1. Must not be maintenance therapy or maintenance treatment;
2. Purpose must be to restore health;
3. Must not be primarily custodial in nature; and
4. Must not be a listed item or treatment not allowed for reimbursement by CMS (Medicare).

The Plan reserves the right to incorporate CMS (Medicare) guidelines in effect on the date of treatment as additional criteria for determination of Medical Necessity and/or an Allowable Expense.

For Hospital stays, this means that acute care as an Inpatient is necessary due to the kind of services the Plan Participant is receiving or the severity of the Plan Participant's condition and that safe and adequate care cannot be received as an outpatient or in a less intensified medical setting. The mere fact that the service is furnished, prescribed or approved by a Physician does not mean that it is "Medically Necessary." In addition, the fact that certain services are excluded from coverage under this Plan because they are not "Medically Necessary" does not mean that any other services are deemed to be "Medically Necessary."

To be Medically Necessary, all these criteria must be met. Merely because a Physician or Dentist recommends, approves, or orders certain care does not mean that it is Medically Necessary. The determination of whether a service, supply, or treatment is or is not Medically Necessary may include findings of the FDA and other medical advisors. The Plan Administrator has the discretionary authority to decide whether care or treatment is Medically Necessary.

With respect to mental health services (including Gender Reassignment and Gender-Affirming Care), "Medically Necessary" shall include health care services appropriate, in terms of type, frequency, level, setting, and duration, to the enrollee's diagnosis or condition, and diagnostic testing and preventive services, consistent with generally accepted practice parameters as determined by health care providers in the same or similar general specialty as typically managed the condition, procedure, treatment at issue, and must either help restore or maintain the Plan Participant's health or prevent deterioration of the Plan Participant's condition.

50. Medical Equipment. Equipment and supplies ordered by a healthcare Provider for everyday or extended use.

51. **Medical Specialty Medications.** The treatments and/or medications included on the Specialty Medication Drug List. Medical Specialty Medications typically require close medical supervision and are limited to certain settings, such as medical office, infusion center, outpatient, or in the home.
52. **Medicare.** The Health Insurance for the Aged and Disabled under Title XVIII of the Social Security Act, as amended.
53. **Mental Disorder.** A disease or condition is classified as a Mental Disorder in the current edition of International Classification of Diseases, published by the U.S. Department of Health and Human Services or is listed in the current edition of Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association.
54. **Morbid Obesity.** A diagnosed condition in which the body weight exceeds the medically recommended weight by either 100 pounds or is twice the medically recommended weight for a person of the same height, age, and mobility as the Plan Participant.
55. **No-Fault Coverage.** The basic reparations provision of a law providing for payments without determining fault in connection with automobile accidents.
56. **No Surprises Act.** The No Surprises Act of the 2021 Consolidated Appropriations Act, as amended.
57. **Open Enrollment.** The yearly period when employees can enroll in benefits.
58. **Out-of-Network.** Providers who are not In-Network Providers.
59. **Out-of-Pocket Maximum.** The Out-of-Pocket Maximum is the Plan's overall limit on the amount You will pay for Covered Services for the Plan Year. Once the Out-of-Pocket Maximum is reached, the Plan will pay for all Covered Services for the remainder of the Plan Year.
60. **Outpatient Services.** Medical procedures or tests that can be done in a medical center without an overnight stay.
61. **Partial Hospitalization.** A structured program of outpatient psychiatric or substance abuse services. This treatment is provided during the day and does not require an overnight stay.
62. **Participating Health Care Facility.** A Hospital or Hospital Outpatient department, critical access Hospital, Ambulatory Surgical Center, or other Provider as required by law, which has a direct or indirect contractual relationship with the Plan with respect to the furnishing of a healthcare item or service. A single direct contract or case agreement between a health care facility and a plan constitutes a contractual relationship for purposes of this definition with respect to the parties to the agreement and particular individual(s) involved.
63. **Pharmacy.** An establishment where covered Prescription Drugs are filled and dispensed by a licensed pharmacist.
64. **Physician.** A Doctor of Medicine (M.D.), Osteopathy (D.O.), Podiatric Medicine (D.P.M.), Chiropractic (D.C.), Dental Surgery (D.D.S), or Optometry (O.D). Licensed Professional Counselor, Licensed Professional Physical Therapist, Master of Social Work (M.S.W.), Midwife, Licensed Professional Occupational Therapist, Psychiatrist, Psychologist (Ph.D.), or Licensed Professional Speech Language Pathologist. All physicians must be practicing within the scope of their license.
65. **Plan.** MARSHALL PUBLIC SCHOOLS ISD #0413 Medical Plan, which is a group health plan for eligible Employees.
66. **Plan Participant or Participant.** An Employee or Dependent who is covered under this Plan.

67. **Plan Sponsor.** MARSHALL PUBLIC SCHOOLS ISD #0413
68. **Provider.** A health professional who provides health care services.
69. **Prenatal.** Existing or occurring before birth.
70. **Prescription Drug.** A pharmaceutical drug that legally requires a medical prescription to be dispensed.
71. **Preventive Care.** Routine healthcare that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.
72. **Qualifying Payment Amount.** The median of the contracted rates recognized by the Plan, or recognized by all plans serviced by the Plan's Third Party Administrator (if calculated by the Third Party Administrator), for the same or a similar item or service provided by a Provider in the same or similar specialty in the same geographic region. If there are insufficient (meaning less than three) contracted rates available to determine a Qualifying Payment Amount, the amount will be determined by referencing a state all-payer claims database or, if unavailable, any eligible third-party database in accordance with applicable law.
73. **Reasonable and/or Reasonableness.** In the Plan Administrator's discretion, services or supplies, or fees for services or supplies which are necessary for the care and treatment of Illness or Injury not caused by the treating Provider. Determination that fee(s) or services are reasonable will be made by the Plan Administrator or its delegate.

This determination will consider the findings and assessments of the following entities: (a) The National Medical Associations, Societies, and organizations; and (b) the U.S. Food and Drug Administration. To be Reasonable, service(s) and/or fee(s) must be in compliance with generally accepted billing practices for unbundling or multiple procedures. Services, supplies, care and/or treatment that results from errors in medical care that are clearly identifiable, preventable, and serious in their consequence for patients, are not Reasonable. The Plan Administrator retains discretionary authority to determine whether service(s) and/or fee(s) are Reasonable based upon information presented to it or its delegate. A finding of Provider negligence and/or malpractice is not required for service(s) and/or fee(s) to be considered not Reasonable.

Charge(s) and/or services are not considered to be Reasonable, and as such are not eligible for payment (exceed the Maximum Allowable Charge), when they result from Provider error(s) and/or facility-acquired conditions deemed "reasonably preventable" through the use of evidence-based guidelines, taking into consideration CMS guidelines.

The Plan reserves for itself and parties acting on its behalf the right to review charges processed and/or paid by the Plan, to identify charge(s) and/or service(s) that are not Reasonable and therefore not eligible for payment by the Plan.

74. **Rehabilitative.** The process of helping a person who has suffered an Illness or Injury, restore lost skills and regain maximum self-sufficiency.
75. **Select Drugs and Products Program.** A list of Specialty Drugs that are subject to step-therapy, prior authorization, and administrative review and must be acquired after enrollment in the Plan's Select Drugs and Products Program for coverage limits to apply.
76. **Sickness.** A person's Illness, disease or Pregnancy (including complications).
77. **Skilled Nursing Facility.** A facility that fully meets all of these tests: (i) services are provided for compensation and under the full-time supervision of a Physician; (ii) provides 24-hour per day nursing services by licensed nurses, under the direction of a full-time registered nurse; (iii) maintains a

complete medical record on each patient; (iv) has an effective utilization review plan; (v) has ability to store and dispense Prescription Drugs; and, (vi) is approved and licensed by Medicare. This term also applies to charges Incurred in a facility referring to itself as an extended care facility, convalescent nursing home, rehabilitation hospital, long-term acute care facility or any other similar nomenclature.

78. **Special Enrollment Period.** A time outside the yearly Open Enrollment Period when You can enroll in benefits. You qualify for a Special Enrollment Period if You've had certain qualifying life events.
79. **Special Enrollment Rights.** A right granted by federal law to enroll in the Plan during a Special Enrollment Period.
80. **Spouse.** An individual who is lawfully married to an Employee under the law of the state where the Employee resides.
81. **Substance Abuse.** Any use of alcohol, any drug (whether obtained legally or illegally), or other illegal substance, which produces a pattern of pathological use, causing impairment in social or occupational functioning, or which produces physiological dependency evidenced by physical tolerance or withdrawal. It is the excessive use of a substance, especially alcohol or a drug. The Diagnostic and Statistical Manual of Mental Disorders (DSM) definition of "Substance Use Disorder" is applied as a maladaptive pattern of substance use leading to clinically significant impairment or distress, as manifested by one (or more) of the following, occurring within a 12-month period:
 - Recurrent substance use resulting in a failure to fulfill major role obligations at work, school or home
 - Recurrent substance use in situations in which it is physically hazardous
 - Craving or a strong desire or urge to use a substance;
 - Continued substance use despite having persistent or recurrent social or interpersonal problems caused or exacerbated by the effects of the substance
82. **Substance Abuse Treatment Center.** A facility operating primarily for the treatment of Substance Abuse if it meets these tests: (i) maintains permanent and full-time facilities for bed care and full-time confinement of at least 15 resident patients; (ii) has a Physician in regular attendance; (iii) continuously provides 24-hour a day nursing service by a registered nurse (R.N.); (iv) has a full-time psychiatrist or psychologist on the staff; and (v) is primarily engaged in providing diagnostic and therapeutic services and facilities for treatment of Substance Abuse. This Institution must be: affiliated with a Hospital under a contractual agreement with an established system for patient referral; accredited as such a facility by The Joint Commission on Accreditation of Hospitals; or licensed, certified, or approved as an alcohol or Substance Abuse treatment program or center by a State agency having legal authority to do so.
83. **Temporomandibular Joint (TMJ) Syndrome.** Jaw joint disorders, including conditions of structures linking the jaw bone and skull and the complex of muscles, nerves and other tissues related to the Temporomandibular joint.
84. **Unbundling.** Charges for any items billed separately that are customarily included in a global billing procedure code in accordance with the American Medical Association's CPT® (Current Procedural Terminology) and/or the Healthcare Common Procedure Coding System (HCPSC) codes used by CMS.
85. **Urgent Care Clinic.** A health care facility whose primary purposes is to offer and provide immediate, short-term medical care for minor immediate medical conditions not on a regular or routine basis.
86. **Walk-In Retail Health Clinic.** A clinic, other than an office, urgent care facility, pharmacy or independent clinic and not described by any other Place of Service code, that is located within a retail operation and provides, on an ambulatory basis, preventive and primary care services.

87. **You, Your.** When used in this Plan Document, You or Your means the Employee and/or Dependent enrolled in coverage under the Plan.

Care Management Services

Care Management Services Phone Number: 844-680-6754

The Plan Participant or a family member must call to receive certification of certain Care Management Services. Review this section in full for details.

UTILIZATION REVIEW

Utilization review is designed to help ensure that all Plan Participants receive necessary and appropriate health care while avoiding unnecessary expenses. The utilization review program consists of:

- Precertification of Medical Necessity for certain non-Emergency Services before services are provided;
- Concurrent review of the listed services requested by the attending Physician; and
- Planning for discharge or cessation of medical treatment.

It is recommended that You or Your provider request pre-certification for certain health services for authorization as Medically Necessary in advance of receiving care. If a course of treatment or medical service is not properly certified through the utilization program, the Plan may not pay for the charges, either in full or in part. The Plan Participant is urged to find out why there is a discrepancy between what was requested and what was certified before incurring charges. If You have any questions, please contact the Care Management Services team at the number provided above.

PRECERTIFICATION

Precertification is the process of obtaining a determination of Medical Necessity in advance of receiving the services or care. This program is not designed and is not intended to be the practice of medicine or a substitute for the independent medical judgment of the attending Physician or other health care provider.

The utilization review program is set in motion by a telephone call from the Plan Participant or Provider. Pre-certification should be initiated **least 48 hours before** the services are scheduled by calling the precertification phone number on the ID card with the following information:

- The name of the patient and relationship to the Employee, Subscriber number, and address.
- The name and telephone number of the Physician.
- The name of the Medical Facility, proposed admission date, and proposed length of stay.
- The diagnosis and/or type of surgery or treatment.

Find a list of services that commonly require Precertification at ISD413Benefits.com. For a list of services specific to the Plan that require Precertification, please call 844-680-6754

If there is an **Emergency** admission to the Facility, the utilization review administrator must be contacted **within 48 hours** of the first business day after the admission.

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

CONCURRENT REVIEW; DISCHARGE PLANNING

Concurrent review of a course of treatment is part of the utilization review program. Concurrent review takes place while the Plan Participant is receiving care while admitted to a Facility and is a review for continued or extended provision of services for Plan Participants undergoing current treatment prescribed by a Physician or other health care professional. As part of the concurrent review process, the utilization review administrator will monitor the Plan Participant's Medical Care Facility stay and/or use of other

medical services and coordinate with the attending Physician, Medical Care Facility, and Plan Participant for either the scheduled release or an extension of the Medical Care Facility stay or the extension or cessation of the use of other medical services.

If Your attending Physician believes it is Medically Necessary for You to receive additional services or extend Your stay at a Medical Care Facility for a greater length of time than has been precertified, it is Your and/or Your Physician's responsibility to follow this concurrent review process and request approval of the additional services or days.

IMPORTANT NOTICE: FAILURE TO FOLLOW THE PRECERTIFICATION AND CONCURRENT REVIEW PROCESSES DEFINED IN THIS SECTION FOR REQUIRED SERVICES MAY RESULT IN DENIAL OF OR A REDUCTION IN PAYMENT SERVICES OR SUPPLIES OTHERWISE COVERED BY THIS PLAN. IF A PLAN PARTICIPANT DOES NOT FOLLOW THE PRECERTIFICATION PROCESS DETAILED ABOVE AND IT IS LATER DETERMINED THAT THE CARE, TREATMENT, OR SERVICES WERE NOT MEDICALLY NECESSARY, THE PLAN PARTICIPANT WILL BE RESPONSIBLE FOR 100% OF THE ASSOCIATED COSTS.

ALTERNATIVE CARE PLANS

When a medical service at a specific place of service is not deemed Medically Necessary, the Plan reserves the right to limit coverage for the service to the amount that would apply from the more cost-effective location. A care manager consults with the patient, the family, and the Physician to develop a plan of care. Once a plan has been implemented, the Plan will reimburse for expenses as stated in the treatment plan, even if these expenses normally would not be paid by the Plan.

BOOST YOUR BABY MATERNITY MANAGEMENT

If included in Your Plan, moms-to-be have access to a Mommy Mentor to support a healthy Pregnancy. Those determined to be high risk are placed with a nurse in Care Management. All moms in Boost Your Baby are followed monthly and through six months post-delivery.

NOTE: Participation in Boost Your Baby maternity management is voluntary. There are no reductions of benefits or penalties imposed if a Plan Participant chooses not to participate.

Prescription Drug Coverage

GENERAL INFORMATION

Participating pharmacies have contracted with the Plan to charge Plan Participants reduced fees for covered Prescription Drugs. Contact Your Pharmacy Benefit Manager (“PBM”) for more information. The name of Your PBM is located on Your ID card.

If a drug is purchased from a pharmacy that does not participate in Your PBM’s program, or when You do not use Your ID card at the point of sale, the total amount eligible for benefits under the Plan will be the ingredient cost and the dispensing fee.

PRIOR AUTHORIZATION

Certain prescription drugs require prior authorization. This means the Plan and/or PBM will review a medication prescribed before the Plan will cover its cost. A prior authorization may be required for drugs listed or not listed on the PBM’s formulary. Contact Your PBM for more details.

NON-FORMULARY ANTIPSYCHOTIC DRUGS

The Plan covers antipsychotic drugs prescribed by a health care provider to treat emotional disturbance or mental illness regardless of whether the drug is in the Plan’s or the PBM’s formulary, provided the health care provider prescribing the drug:

- Indicates to the dispensing pharmacist, orally or in writing, that the prescription must be dispensed as communicated; and
- Certifies in writing to the Plan that the health care provider has considered all equivalent drugs in the health plan’s drug formulary and has determined that the drug prescribed will best treat the patient’s condition.

This coverage will be provided without imposing any special deductible, co-payment, coinsurance, or other special payment requirements that the Plan does not apply to drugs that are in the formulary. Nor will the Plan require written certification from the prescribing provider each time a prescription is refilled or renewed that the drug prescribed will best treat the condition.

This coverage does not apply if the drug was removed from the formulary for safety reasons.

DRUGS PRESCRIBED AND DISPENSED BY PHARMACIES

The Plan covers self-administered hormonal contraceptives, nicotine replacement medications, and opiate antagonists for the treatment of an acute opiate overdose prescribed and dispensed by a licensed pharmacist under the same terms of coverage that would apply had the prescription drug been prescribed by a licensed physician, physician assistant, or advanced practice nurse practitioner.

This coverage extends to drugs dispensed by an out-of-network pharmacy only if the Plan covers prescription drugs dispensed by out-of-network pharmacies.

COST-SHARING REQUIREMENTS FOR PRESCRIPTION INSULIN DRUGS

Any cost-sharing requirements (including deductible, co-payment, or coinsurance) on the coverage of a prescription insulin drug shall not exceed the Plan’s cost for the prescription insulin drug, including any rebates or discounts received by or accrued directly or indirectly to the Plan from a drug manufacturer or PBM.

NOT COVERED EXPENSES

Notwithstanding any other provision of this Plan Document, the following items are not Covered Expenses under the Plan, and the Plan will not cover any of the associated costs or charges. These exclusions are in addition to any exclusions identified in the Plan Exclusions section above.

1. **Appetite suppressants.** A charge for appetite suppressants, dietary supplements, or vitamin supplements, except for Prenatal vitamins requiring a prescription, or prescription vitamin supplements containing fluoride.
2. **Drugs used for cosmetic purposes.** Charges for drugs used for cosmetic purposes, such as anabolic steroids, Retin A, or medications for hair growth or removal.
3. **Experimental, Investigational, or non-FDA Approved.**
4. **Growth hormones.** Charges for drugs to enhance physical growth or athletic performance or appearance, unless prescribed as part of a covered Gender Reassignment. This exclusion will not apply to children or adolescents who have one of the following conditions:
 - Documented growth hormone deficiency causing slow growth;
 - Documented growth hormone deficiency causing infantile hypoglycemia;
 - SHOX
 - Short stature and growth due to Turner syndrome, Prader-Willi syndrome, chronic renal insufficiency prior to transplantation, central nervous system tumor treated with radiation;
 - Documented growth hormone deficiency due to a hypothalamic or pituitary condition.
5. **Impotence.** A charge for impotence medication.
6. **Injectable supplies.** A charge for hypodermic syringes and/or needles (other than for insulin).
7. **Inpatient medication.** A drug or medicine that is to be taken while Hospital confined. This includes being confined in any institution that has a facility for the dispensing of drugs and medicines on its premises. Instead, inpatient medication may be covered by the Plan's medical coverage.
8. **Medical exclusions.** A charge excluded under Medical Plan Exclusions.
9. **Copay Assistance.** A charge for Prescription Drugs which may be properly received without charge under local, state, or federal programs.
10. **Off-Label drugs.** A charge for FDA-approved drugs that are prescribed for non-FDA-approved uses, except in cases where a drug is recognized as appropriate for cancer treatment in a standard reference compendia such as the National Comprehensive Cancer Network Drugs and Biologics Compendia or in an article from a major peer reviewed medical journal, provided that such article uses generally acceptable scientific standards other than case-reports.
11. **No prescription.** A drug or medicine that can legally be bought without a written prescription.
12. **Refills.** Any refill that is requested more than one year after the prescription was written or any refill that is more than the number of refills ordered by the Physician.

SELECT DRUGS AND PRODUCTS PROGRAM

The Plan requires Plan Participants to enroll in the Select Drugs and Products Program when individuals are prescribed prescription drugs listed on the Select Drugs and Products List. This program is paid for by the Plan and provides matching of alternate funding programs to Participants. All Participants using listed

specialty drugs are required to meet prior authorization, step-therapy, and administrative review criteria, which includes enrollment in the Program and adjudication of their Specialty Drug cost by an alternate funding program prior to meeting Plan coverage criteria. Failure to prior authorize and complete the requirements of the Select Drugs and Products Program will result in a cost containment penalty equal to a 100% reduction in benefits payable.

Some alternate funding programs require verification of income as a condition of meeting alternate funding program criteria. In such cases, you will be asked to provide this information directly to the alternate funding program, and such information will not be provided to the Plan and is not considered in determining your coverage by the Plan.

All Specialty Drug prescriptions paid for by the Plan through the appeals process must be dispensed/coordinated by Your PBM. Questions related to the Select Drugs and Products Program may be made directly to the Plan Specialty Contact Center by calling 877-305-6202.

How to Submit a Claim

GENERAL INFORMATION

This section sets forth the process for submitting Claims for reimbursement as a Covered Expense under the Plan.

CLAIM SUBMISSION

In general, if You receive Covered Services from an In-network Provider, the Provider will submit Claims to the Plan on Your behalf and the Plan will pay its portion of the Covered Services directly to the Provider. You remain individually responsible for submission of payment for any Deductible, Copay, or Coinsurance.

If You have an Out-of-Network Claim to submit for consideration, You must submit the Claim to HealthEZ. This submission must include the following information:

- Subscriber number
- Employee's name
- Patient's Name
- Name, address, tax ID, NPI, and telephone number of the Provider of care
- Type of services rendered, with diagnosis and procedure codes
- Date of service(s)
- Any receipt

The Claim should be sent to HealthEZ through one of the following methods:

Mail – PO Box 211186, Eagan, MN 55121

Email – claimsubmission@healthez.com

You have the right to appoint authorized representatives to act on Your behalf in connection with an initial Claim, an appeal of an Adverse Benefit Determination, or both.

WHEN CLAIMS SHOULD BE FILED

Claims must be filed within 180 days from the date of service or they will be denied as untimely. Benefits are applied based on the date of service.

HealthEZ reserves the right to request more information from the Plan Participant or Provider. If more information is requested, the request will include an explanation of why the additional information is necessary to process the Claim.

TIMEFRAMES

The following timeframes apply to Claims submitted for review:

The following timetable applies to post-service claims:	
Notification to Plan Participant of an Adverse Benefit Determination	30 days
Extension due to matters beyond the control of the Plan	14 days
Extension due to insufficient information on the Claim	14 days
Response by the Plan Participant following notice of insufficient information	45 days

Review of Adverse Benefit Determination	30 days after benefit appeal (45 days after benefit appeal if hearing occurred)
The following timetable applies to non-urgent pre-service Claims:	
Notification to Plan Participant of a benefit determination	1 days
Notification to Plan Participant of failure to follow procedures	5 days
Extension due to matters beyond the control of the Plan	14 days
Extension due to insufficient information on the Claim	14 days
Response by the Plan Participant following notice of insufficient information	45 days
Review of Adverse Benefit Determination	30 days after benefit appeal
The following timetable applies to urgent care Claims:	
Notification to Plan Participant of a benefit determination	72 hours from receipt of a complete Claim. If initial Claim was incomplete, 48 hours after the earlier of: (1) date Claimant provides requested information, or (2) end of the 48-hour period for Claimant to provide the information.
Notification to Plan Participant of failure to follow procedures	24 hours from receipt of a Claim
Notice of incomplete Claim	24 hours
Time for Claimant to provide requested information	48 hours
Review of Adverse Benefit Determination	72 hours
Deadline to notify Claimant of determination on request to extend treatment involving urgent care (concurrent care)	24 hours after receipt of Claim if Claim made at least 24 hours prior to expiration of treatment
The following timetable applies to concurrent care Claims:	
Notification to Claimant of benefit reduction	Sufficiently prior to scheduled termination of course of treatment to allow Claimant to appeal
Notification to Claimant of rescission	30 days
Notification of determination on Appeal of Claims involving urgent care	24 hours (provided Claimant files appeal more than 24 hours prior to scheduled termination of course of treatment)
Notification of Adverse Benefit Determination on Appeal for non-urgent Claims	As soon as feasible, but not more than 30 days
Notification of Adverse Benefit Determination on Appeal for rescission Claims	30 days
Notification to Claimant of benefit reduction	Sufficiently prior to scheduled termination of course of treatment to allow Claimant to appeal

NOTICE TO THE PLAN PARTICIPANTS OF ADVERSE BENEFIT DETERMINATIONS

If a Claim is denied, in whole or in part, the denial is considered an Adverse Benefit Determination. Except for urgent care claims, HealthEZ will provide written or electronic notification of the Adverse Benefit Determination. For urgent care claims, notification may be made orally and followed by written or electronic notification within three days of the oral notification. The notice will state in a culturally and linguistically appropriate manner and in a manner calculated to be understood by the Claimant the following information:

- A reference to the specific portion(s) of the Plan upon which a denial is based;
- Specific reason(s) for the Adverse Benefit Determination;
- A description of any additional material or information necessary for the Claimant to perfect the Claim and an explanation of why such material or information is necessary;
- A description of the Plan's review procedures and the time limits applicable to such procedures;
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination, either the specific rule, guideline, protocol, or other similar criterion, or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the Claimant upon request;
- If the Adverse Benefit Determination is based on a determination of Medical Necessity, Experimental treatment, or a similar exclusion or limit, the Adverse Benefit Determination will include either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request; and
- In the case of an Adverse Benefit Determination for an urgent care claim, a description of the expedited review process applicable to such Claims.

Appeals

APPEALS PROCESS

First Appeal

When a Plan Participant receives an Adverse Benefit Determination, the Plan Participant has 180 calendar days following receipt of the notification in which to appeal the decision in writing or by a hearing. A Plan Participant may submit written comments, documents, records, and other information relating to the Claim.

Upon request, a Plan Participant will be provided, free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Claim under appeal. A document, record, or other information shall be considered relevant to a Claim if it:

- Was relied upon in making the Adverse Benefit Determination;
- Was submitted, considered, or generated in the course of making the benefit determination, without regard to whether it was relied upon in making the benefit determination;
- Demonstrated compliance with the administrative processes and safeguards required and designed to ensure and to verify that benefit determinations are made in accordance with Plan documents and Plan provisions have been applied consistently with respect to all Claimants; or
- Constituted a statement of policy or guidance with respect to the Plan concerning the denied treatment option or benefit.

Appeals should be submitted to:

HealthEZ

Attn: Appeals

7201 West 78th Street, Suite 100
Bloomington, MN 55439

Email – appeals@healthez.com

The appeal decision timeline begins at the time an appeal is filed without regard to whether all the necessary information accompanies the filing.

The review shall take into account all information submitted by the Plan Participant relating to the Claim. The review will not afford deference to the initial Adverse Benefit Determination and will be conducted by the named fiduciary of the Plan, or a delegate of the named fiduciary, who is neither the individual who made the initial Adverse Benefit Determination nor a subordinate of that individual.

If the determination is based, in whole or in part, on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is Experimental, Investigational, or not Medically Necessary, the Plan shall consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgement. The Plan will identify the medical or vocational experts whose advice was obtained in connection with its review of the Adverse Benefit Determination, without regard to whether the advice was relied upon in making its final determination. The health care professional engaged for purposes of consultation will be an individual who is neither an individual who was consulted in connection with the initial Adverse Benefit Determination that is subject to the appeal, nor the subordinate of any such individual.

In the case of a Claim involving Urgent Care, there is an expedited review process pursuant to which: (a) a request for an expedited appeal of an Adverse Benefit Determination may be submitted orally or in writing by the Claimant; and (b) all necessary information, including the Plan's benefit determination on

review, shall be transmitted between the Plan and the Claimant by telephone, fax, or other available similarly expeditious method.

If the Appeal is denied, in whole or in part, the Claimant will be provided written notification of the Adverse Benefit Determination on Appeal. The notice will state, in a culturally and linguistically appropriate manner and in a manner calculated to be understood by the Claimant, the following:

- The specific reason(s) for the Adverse Benefit Determination;
- Reference to the specific Plan provisions on which the Adverse Benefit Determination is based;
- A statement that the Claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Claimant's Claim for benefits;
- A statement describing any voluntary appeal procedures offered by the Plan and the Claimant's right to obtain information about such procedures;
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the Adverse Benefit Determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the Claimant upon request;
- If the Adverse Benefit Determination is based on a determination of Medical Necessity, Experimental treatment, or a similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request; and
- The following statement: "You and Your plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact Your local U.S. Department of Labor Office and Your State insurance regulatory agency."

Second Appeal

If a Plan Participant's appeal is upheld, in whole or in part, the Plan Participant has 180 calendar days after receiving notice of the decision to provide notice of a second appeal. The second review will follow the same procedures as the first review and shall take into account all information submitted by the Plan Participant relating to the Claim. The review will not afford deference to the initial Adverse Benefit Determination nor the first appeal decision and will be conducted by HealthEZ, through a person who is neither the individuals who made the initial Adverse Benefit Determination or the first appeal review, nor anyone subordinate of those individuals.

EXTERNAL REVIEW PROCESS

An external review organization is an independent entity under contract with the State of Minnesota to review health plan appeals. If you or someone acting on your behalf has exhausted the internal appeals processes for the Plan, then you or your authorized representative may file a request for external review with the Commissioner of Commerce at the following address:

Minnesota Department of Commerce Attention: Consumer Concerns/Market Assurance Division
Suite 280 85 7th Place East
St. Paul, Minnesota 55101-2198
651-539-1600 or toll free 1-800-657-3602

Standard external review

You must request external review within six months from the date of the adverse determination. The written request must be submitted to the Minnesota Commissioner of Commerce along with a \$25 filing fee. You will not be subject to filing fees totaling more than \$75 per policy year. The Commissioner

may waive the fee in cases of financial hardship. The Company will refund the fee if our determination is reversed by the external reviewer.

The external review entity will notify you and the Plan Administrator that it has received your request for external review. Within 10 business days of receiving notice from the external review entity, you and the Plan Administrator must provide the external review entity information to be considered. Both you and Company will be able to present a statement of facts and arguments. You may be assisted or represented by any person of your choice at your expense.

The external review entity will send written notice of its decision to you, the Plan Administrator, and the Commissioner within 45 days of receiving the request for external review. The external review entity's decision is binding on the Company, but it is not binding on you.

Expedited External Review

Expedited external review will be provided if you request it after receiving an adverse determination that involves a medical condition for which the time frame for completion of an expedited internal appeal would seriously jeopardize your life or health or would jeopardize your ability to regain maximum function and you have simultaneously requested an expedited internal appeal. Expedited external review will also be provided after receiving an adverse benefit determination that concerns (i) an admission, availability of care, continued stay, or health care services for which you received emergency services but have not yet been discharged from a Provider; or, (ii) a medical condition of which the standard external review time would seriously jeopardize your life or health or jeopardize your ability to regain maximum function. The external review entity must make its expedited determination to uphold or reverse the adverse benefit determination as expeditiously as possible but within no more than 72 hours after receipt of the request for expedited review and notify you and the Plan Administrator of the determination. If the external review entity's notification is not in writing, the external review entity must provide written confirmation of the determination within 48 hours of the notification. The appeals and determination processes described above are subject to change if required or permitted by changes in state or federal law governing appeal procedures.

External Review – No Surprises Act

Notwithstanding the foregoing appeals process, all appeals related to Claims governed by the No Surprises Act must be resolved using the federal independent dispute resolution process. Under the federal independent dispute process, a Certified IDR Entity makes a binding determination that establishes the payment amount. Claims governed by the No Surprises Act include:

- Claims for Emergency Services from an Out-of-Network Provider or an emergency facility;
- Claims for non-emergency services from an Out-of-Network Provider at an In-Network Facility, unless the Provider furnishes notice to the Plan Participant, beneficiary, or authorized representative and receives consent form that individual in compliance with the No Surprises Act; and
- Air ambulance services furnished by an Out-of-Network Provider.

DEEMED EXHAUSTION OF INTERNAL CLAIMS PROCEDURES AND DE MINIMIS

A Plan Participant is normally required to exhaust the Plan's internal Claim and appeals procedures (other than external review) before suing. However, a Plan Participant will not be required to exhaust the internal appeals process if the Plan fails to adhere to the Claims procedures requirements. In this case, a Plan Participant may proceed immediately to the External Review Program or file a Claim in court

You are deemed to have exhausted the internal appeals process for the Plan if the Plan Administrator waives the exhaustion requirement, the Plan Administrator fails to substantially comply with the

requirements of this section, or you request an expedited external review at the same time you qualify for and request an acute care service appeal.

DEADLINE TO SUE

A Plan Participant must commence any lawsuit under the Plan within the later of: (a) 2 years after the Plan Participant knew or reasonably should have known of the facts giving rise to the Claim; or (b) 6 months after completion of the internal appeals process.

VENUE

All litigation related to the Plan must be filed in the United States District Court sitting in or otherwise having jurisdiction over where the Plan Sponsor maintains its principal place of business.

RECOVERY OF PAYMENT

Occasionally, benefits are paid in error. HealthEZ reserves the right to recover any erroneous payment directly from the entity or person who received it and/or from other payers and/or the Plan Participant on whose behalf the payment was made.

The Plan Administrator will have the sole discretion to choose who will repay an erroneous payment and whether such payment will be reimbursed in a lump sum. When an entity or person does not comply, HealthEZ will have the authority to deny payment of any Claims for benefits by the Plan Participant and to deny or reduce future benefits payable by the amount due.

Any payments made in accordance with the above provisions will be repaid to the Plan within 30 days of discovery or demand or incur prejudgment interest of 1.5% per month. If the Plan must bring an action against an entity to enforce the provisions of this Plan, then that entity or person will pay the Plan's attorneys' fees and costs, regardless of the action's outcome.

PAYMENTS TO PROVIDERS AND ASSIGNMENT OF BENEFITS

For this purpose, the term "Assignment of Benefits" (or "AOB") is defined as an arrangement whereby a Plan Participant attempts to assign its right to seek and receive payment of eligible Plan benefits, less Deductible, Copays, and/or Coinsurance amounts, to a medical Provider. If a Provider accepts said arrangement, the Provider's rights to receive Plan benefits are equal to those of the Plan Participant and are limited by the terms of this Plan Document.

The Plan Administrator may revoke an AOB at its discretion and treat the Plan Participant as the sole beneficiary. Benefits for medical expenses covered under this Plan may be assigned by a Plan Participant to the Provider as consideration in full for services rendered; however, if those benefits are paid directly to the Plan Participant, the Plan will be deemed to have fulfilled its obligations with respect to such benefits. The Plan will not be responsible for determining whether any such assignment is valid. Payment of benefits which have been assigned may be made directly to the assignee unless a written request not to honor the assignment, signed by the participant, has been received before the proof of loss is submitted, or the Plan Administrator – at its discretion – revokes the assignment.

No Participant shall at any time, either during the time in which he or she is a Plan Participant, or following his or her termination as a Plan Participant, in any manner, have any right to assign his or her right to sue to recover benefits under the Plan, to enforce rights due under the Plan or to any other causes of action which he or she may have against the Plan or its fiduciaries. A medical Provider which accepts an AOB does as consideration in full for services rendered and is bound by the rules and provisions set forth within the terms of this document.

Coordination of Benefits

Coordination of benefits sets out rules for the order of payment when You, as a Plan Participant, may be covered under more than one plan.

WHEN IS COORDINATION NEEDED

Coordination of benefits is needed when You and/or Your Dependents have coverage under:

- More than one employer-provided health plan;
- An individually purchased plan and an employer-sponsored health plan;
- A university-sponsored student plan and an employer-sponsored health plan;
- Medicare and an employer-sponsored health plan;
- Another insurance policy, such as an automobile policy, a worker's compensation policy, homeowners policy, general liability policy, or any other insurance or plan.

HOW COORDINATION OF BENEFITS WORKS

If a health care expense is covered by more than one plan, one plan is the "primary" plan and has first responsibility for the expense. When the primary plan has paid all of its covered benefits under its plan terms, the other plan, often called a "secondary" plan or an "excess" plan, may make an additional payment based on its plan terms.

When You or Your Dependents have coverage under two or more health plans, this Plan will pay Plan benefits according to the Order of Benefit Determination Rules described below.

IF THIS PLAN IS PRIMARY

When the Order of Benefit Determination Rules determine that this Plan is primary, this Plan's benefit payment will not be affected. The Plan pays full benefits according to the terms of this Plan Document. After You have received an explanation of benefits (EOB) from the Plan, You can submit any remaining expenses to the secondary/excess plan for consideration.

IF THIS PLAN IS SECONDARY/EXCESS

When the Order of Benefit Determination Rules determined that this Plan is secondary or an excess plan, this Plan will reduce its benefits so that the total benefits paid by all Plans covering You or Your Dependents are not more than the total Allowable Expense, as determined by the rules of this Plan. In determining the amount to be paid by this Plan, the Plan will calculate the benefits it would have paid in the absence of the other health care coverage and apply that calculated amount to any Allowable Expense that is unpaid by the primary plan. This Plan may then reduce its payment by the amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim do not exceed the total Allowable Expense for that claim.

ORDER OF BENEFIT DETERMINATION RULES

When two or more plans provide benefits for the same allowable charge, this Plan will follow these rules:

1. Plans that do not have a coordination provision will pay first.
2. Plans with a coordination provision will pay their benefits, with a maximum payment equal to the Maximum Allowable Charge, in this order:
 - a. The benefits of the plan which covers the person directly ("Plan A") are determined before those of the plan which covers the person as a Dependent ("Plan B").

- b. The benefits of a plan which covers a person as an Active Employee are determined before those of a benefit plan which covers that person as a laid-off or Retired Employee. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule does not apply.
 - c. The plan which covers a person as an Active Employee or a Dependent of an Employee is determined before those of a plan which covers the person as a COBRA beneficiary.
 - d. When a child's parents are married, these rules will apply:
 - i. The plan of the parent whose birthday falls earlier in the calendar year is determined first.
 - ii. If both parents have the same birthday, the plan which has covered the patient for the longer period is determined first.
 - e. When a child's parents are divorced or legally separated, these rules will apply:
 - i. When the parent with custody has not remarried, their plan will be considered first.
 - ii. When the parent with custody has remarried, their plan will be considered first. The plan of the stepparent will be considered next. The plan of the parent without custody will be considered last.
 - iii. A court decree state may overrule the above and state which parent is financially responsible for medical and dental benefits of the child.
 - iv. For parents who were never married, the rules apply as set out above as long as paternity has been established.
 - f. If there is still a conflict after these rules have been applied, the plan which has covered the patient for the longer time will be considered first. When there is a conflict in the coordination of benefit rules, this Plan will never pay more than 50% of allowable charges when paying secondary.
3. When the Plan Participant is covered by Medicare and Medicare is to be the primary payer, this Plan will base its payment upon benefits that would have been paid by Medicare under Parts A and B in compliance with the Medicare coordination of benefits rules.
 4. If a Plan Participant is under a disability extension from a previous benefit plan, that benefit plan will pay first.

In all cases, and subject to all Plan exclusions, the Plan shall be excess to any of the following:

- The responsible party, its insurer, or any other source of recovery and/or payment on behalf of that party.
- Any first party insurance through medical payment coverage, personal Injury protection, no-fault coverage, uninsured or underinsured motorist coverage, or any similar policy, insurance, or coverage.
- Any policy of insurance from any insurance company or guarantor of a third party, including, but not limited to, an employer's policy.
- Workers' compensation or other liability insurance.
- Any other source of coverage, including, but not limited to:
 - Crime victim restitution funds
 - Civil restitution funds
 - No-fault restitution funds, such as vaccine Injury compensation Injury

- Any applicable medical, disability, or other benefit payment
- School insurance coverage
- Charity care funds or other hospital financial assistance

AUTOMOBILE LIMITATIONS

When medical payments are available under vehicle insurance, the Plan shall pay excess benefits only.

END-STAGE RENAL DISEASE

When an individual is covered under this Plan, this Plan will reimburse treatment for End-Stage Renal Disease (ESRD) as required by Applicable Law. For Plan Participant's enrolled in Medicare, the coverage for ESRD or any other dialysis will continue for the initial 30 months.

Subrogation

Subject to applicable law, benefits payable by the Plan shall be limited in the following ways when the Injury or Sickness is the result of an act or omission of another (including a legal entity) and when You or Your Dependents pursue or have the right to pursue a recovery for such act or omission.

By accepting payment of benefits under the Plan, You agree to the following:

PAYMENT CONDITION

1. The Plan may elect to conditionally advance payment of benefits in situations where any party besides the Plan may be responsible for expenses arising from an incident, and/or other funds are available, including but not limited to No-Fault Coverage, uninsured motorist, underinsured motorist, medical payment provisions, third party assets, third party insurance, and/or guarantor(s) of a third party (collectively "Coverage").
2. The Plan Participant, their attorney, and/or the legal guardian of a minor or incapacitated individual agrees that acceptance of the Plan's conditional payment of medical benefits is constructive notice of these provisions in their entirety and agrees to maintain one hundred percent (100%) of the Plan's conditional payment of benefits. The Plan will have an equitable lien on any funds received by the Plan Participant and/or their attorney from any source and said funds shall be held in trust until the obligations under this provision are fully satisfied. The Plan Participant agrees to include the Plan's name as a co-payee on any and all settlement drafts.
3. In the event a Plan Participant settles, recovers, or is reimbursed by any Coverage, they agree to reimburse the Plan for all benefits paid conditionally. If the Plan Participant fails to reimburse the Plan, they will be responsible for any expenses associated with the Plan's attempt to recover the money.
4. If there is more than one party that is responsible for charges paid by the Plan, the Plan will not be required to select a particular party from whom reimbursement is due. Furthermore, unallocated settlement funds meant to compensate multiple injured parties, of which the Plan Participant is only one, are considered as an "identifiable" fund from which the Plan may seek reimbursement.

Plan Participants assign the right to subrogate and pursue Claims that may arise against any individual, entity, or coverage to the Plan Administrator or its delegate. If a Plan Participant receives benefits or becomes entitled to receive benefits, from any party causing their Sickness or Injury, an automatic equitable lien attaches in favor of the Plan to any Claim the Plan Participant might have. The Plan (or its delegate, such as HealthEZ or one of HealthEZ's subcontractors) may, at its discretion, in its own name or in the name of the Plan Participant, pursue such Claims.

ASSIGNMENT

As a condition to participating in and receiving benefits under this Plan, the Plan Participant agrees to assign to the Plan the right to subrogate and pursue any and all Claims, causes of action, or rights that may arise against any person, corporation, and/or entity, and a right to any Coverage which the Plan Participant is entitled regardless of how classified or characterized, at the Plan's discretion. Plan Participant agrees to fully cooperate with the Plan to pursue a Claim and the recovery of all expenses.

RIGHT OF REIMBURSEMENT

1. The Plan will be entitled to recover 100% of the benefits paid, without deduction for attorneys' fees and costs or application of the common fund doctrine, make whole doctrine, or any other similar legal theory, without regard to whether the Plan Participant(s) is fully compensated by his/her

recovery from all sources. The Plan will have an equitable lien which supersedes all common law or statutory laws of any State prohibiting assignment of rights which interferes with the Plan's equitable lien and right to reimbursement. The obligation to reimburse the Plan in full exists regardless of how the judgment or settlement is classified. If the Plan Participant(s)' recovery is less than the benefits paid, then the Plan is entitled to be paid all of the recovery achieved.

2. No court costs or litigation expenses, including expert's fees, may be deducted from the Plan's recovery. In addition, the Plan's right of subrogation and reimbursement will not be reduced or affected as a result of any fault or Claim on the part of the Plan Participant, whether under any doctrine in law.
3. These rights of subrogation and reimbursement do not require a separate written acknowledgment from Plan Participant and will not limit any other remedies of the Plan provided by law.

SEPARATION OF FUNDS

Benefits paid, funds recovered, and funds over which the Plan has an equitable lien exist separately from the estate of the Plan Participant. The Death of or filing of bankruptcy by the Plan Participant will not affect the Plan's lien or the Plan's right to subrogation and reimbursement.

WRONGFUL DEATH

In the event a wrongful death or survivor Claim is asserted against a third party, the Plan's subrogation and reimbursement rights still apply.

OBLIGATIONS

It is the Plan Participant's obligation:

- To fully cooperate with the Plan, or any representative of the Plan, in protecting the Plan's rights, including discovery, attending depositions, and/or cooperating in trial;
- To provide the Plan with pertinent information regarding the Illness, disability, or Injury, including accident reports, settlement information, and any other requested additional information;
- To take all actions and execute any documents that the Plan may require to facilitate enforcement of its subrogation and reimbursement rights;
- To do nothing to prejudice the Plan's rights of subrogation and reimbursement;
- To promptly reimburse the Plan when a recovery through settlement, judgment, award, or other payment method is received;
- To notify the Plan or its authorized representative of any incident related to Claims or care which may not be identified within the lien (but has been Incurred) and/or reimbursement request submitted by or on behalf of the Plan;
- To notify the Plan or its authorized representative of any settlement prior to finalization of the settlement;
- To not settle or release any Claim without the prior consent of the Plan;
- To instruct his or her attorney to ensure that the Plan and/or its authorized representative is included as a payee on any settlement draft;
- In circumstances where the Plan Participant is not represented by an attorney, instruct the insurance company or any third party from whom the Plan Participant obtains a settlement to include the Plan or its authorized representative as a payee on the settlement draft; and
- To make good faith efforts to prevent disbursement of settlement funds until such time as any dispute between the Plan and the Plan Participant over the settlement funds is resolved.

If the Plan Participant or his or her attorney fail to reimburse the Plan for all benefits paid, to be paid, Incurred, or that will be Incurred, prior to the date of the release of liability from the relevant entity, as a result of said Injury or condition, out of any proceeds, judgement, or settlement received, the Plan

Participant will be responsible for any and all expenses (whether fees or costs) associated with the Plan's attempt to recover such money from the Plan Participant. The Plan's right to reimbursement and/or subrogation are in no way dependent upon the Plan Participant's cooperation or adherence to these terms.

MINOR STATUS

In the event the Plan Participant is a minor, the minor's parents or guardian will cooperate in all actions by the Plan to seek and obtain requisite court approval to bind the minor and their estate insofar as these subrogation and reimbursement provisions are concerned. If the minor's parents or guardian fail to take such action, the Plan will have no obligation to advance payment of medical benefits on behalf of the minor and any court costs or legal fees associated with obtaining such approval will be paid by the minor's parents or guardian.

OFFSET

If Plan Participant or their attorney fails to comply with any of the requirements of the Plan, the Plan has the right, in addition to any other lawful means of recovery, to refuse payment of any future medical benefits and any funds or payments due under this Plan on behalf of the Plan Participant in an amount equivalent to what the Plan is owed.

SEVERABILITY

In the event that any section of this provision is considered invalid or illegal for any reason, said invalidity or illegality shall not affect the remaining sections of this provision and the Plan Document.

Responsibilities of Plan Administrator

PLAN ADMINISTRATOR

MARSHALL PUBLIC SCHOOLS ISD #0413 is the Plan Administrator. The Plan Administrator has legal discretionary authority to interpret the Plan and to decide any disputes which may arise. The decisions of the Plan Administrator or its delegate will be final and binding on all interested parties.

CLERICAL ERROR

Any clerical error in making any changes in eligibility will not invalidate coverage or continue coverage validly terminated. In the case of clerical error that results in overpayment, the Plan requires reimbursement.

AMENDING AND TERMINATING THE PLAN

If the Plan is terminated, the rights of the Plan Participants are limited to expenses Incurred before termination. The Plan Sponsor reserves the right, at any time and for any reason, to amend, suspend, or terminate the Plan.

SUMMARY OF MATERIAL MODIFICATION (SMM)

A Summary of Material Modification reports changes in the Summary Plan Description.

The Plan Sponsor will notify all Plan Participants of any plan amendment considered a Summary of Material Modifications, no later than 210 days after the close of the Plan Year in which the changes became effective.

The Plan Sponsor will notify all Plan Participants of any plan amendment considered a material reduction in coverage, no later than 60 days after adoption.

If a Plan's Material Modifications are not reflected in the most recent Summary of Benefits and Coverage (SBC) then the Plan will provide written notice to Plan Participants at least 60 days before the effective date of the modification.

Important Notices

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA) NOTICE

If You have, had, or are going to have a mastectomy, You may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

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

These benefits are subject to the same Deductibles and Coinsurance requirements as other procedures covered by the Plan.

GINA NOTICE

The Genetic Information Nondiscrimination Act of 2008 (Public Law No. 110-233) (GINA), prohibits discrimination on the basis of Genetic Information. GINA expands on HIPAA in several ways:

- Group health plans and health insurers cannot base premiums on Genetic Information;
- Plans and insurers are prohibited from requesting or requiring an individual to undergo a genetic test; and
- Plans and insurers are prohibited from collecting Genetic Information (including family history) prior to or in connection with enrollment, or for underwriting purposes.

NOTICE OF RIGHTS UNDER THE MOTHERS & NEWBORNS HEALTH PROTECTION ACT

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

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

In addition, a plan may not, under Federal law, require that a physician or other health care Provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain Providers or facilities, or to reduce Your out-of-pocket costs, You may be required to obtain precertification. For information on precertification, contact Your Plan Administrator.

MENTAL HEALTH PARITY

The Mental Health Parity Act of 1996 (MHPA) and the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) (together, "Mental Health Parity Laws"), and regulations thereunder, generally intend to ensure parity in aggregate lifetime and annual dollar limits, financial requirements, quantitative treatment limitations, and nonquantitative treatment limitations between (i) mental health and substance use disorder benefits and (ii) medical/surgical benefits. This Plan complies with the Mental Health Parity Laws and applicable regulations, including performing and documenting comparative analyses of the design

and application of nonquantitative treatment limitations within the Plan and making such comparative analyses available to required parties, such as governmental authorities and Plan Participants.

COMPLIANCE WITH HIPAA PRIVACY REQUIREMENTS

This Plan provides each Plan Participant with a separate Notice of Privacy Practices in compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the Health Information Technology for Economic and Clinical Health (HITECH) Act. This Notice describes how the Plan uses and discloses Your personal health information. It also describes certain rights You have regarding this information. Additional copies of the Plan's Notice of Privacy Practices are available by contacting the HIPAA Compliance Officer(s).

HIPAA Compliance Officer(s): Sarah Kirchner, 507-929-2603

MICHELLE'S LAW NOTICE

Under a Federal law known as "Michelle's Law," the Plan cannot terminate coverage for a Dependent child whose enrollment in a plan requires student status at a postsecondary educational institution if the student status is lost because of a medically necessary leave of absence. In this situation, the Plan will continue the Dependent's coverage until the earlier of: (a) the date that is one year after the first day of the medically necessary leave of absence or (b) the date on which the Dependent's coverage would otherwise end under the Plan's terms. The Dependent must provide written certification from the Dependent's treating physician to the Plan.

NOTICE REGARDING COVERAGE FOR OBSTETRIC OR GYNECOLOGICAL CARE

You do not need prior authorization from the Plan or from any other person (including a primary care Provider) in order to obtain access to obstetrical or gynecological care from a health care professional in Your network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

NOTICE REGARDING DESIGNATION OF PRIMARY CARE PROVIDERS

The Plan generally allows the designation of a primary care Provider. You have the right to designate any primary care Provider who participates in Your network and who is available to accept You and Your family members.

QUALIFIED MEDICAL CHILD SUPPORT ORDERS (QMCSOs)

Please contact 844-680-6754 to obtain, without charge, of a copy of the written procedures used by HealthEZ to determine the status of QMCSOs.

MEDICARE PART D PRESCRIPTION DRUG CREDITABLE COVERAGE

If You or a covered Dependent are eligible for prescription drug coverage under the Plan and are also eligible for Medicare, the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 requires the employer to provide You with an annual notice addressing whether the Plan's prescription drug coverage is creditable or non-creditable. You should receive the notice each year by October 15.

Creditable means that the Plan's prescription drug coverage is expected to pay out, on average, as much or more as the standard prescription drug benefit under Medicare Part D will pay. You do not need to enroll in coverage under Medicare Part D if Your coverage under the Plan is creditable.

If Your coverage under the Plan is non-creditable, You may pay higher Medicare Part D premiums if You have a break in creditable coverage of 63 days or more and then enroll in Medicare Part D prescription drug coverage.

Additional information about Your prescription drug coverage under the Plan is available in the notice that You receive. The notice is intended to help You decide between Medicare Part D prescription drug coverage and employer-provided coverage, if available. You can request a copy of the notice by contacting the Plan Administrator.

NO SURPRISES ACT

The No Surprises Act of the 2021 Consolidated Appropriations Act prohibits “surprise billing” or “balance billing” for:

- emergency care at an Out-of-Network Hospital;
- post-stabilization services provided in a Hospital following an emergency visit at an Out-of-Network Hospital;
- care received from an Out-of-Network Provider while at an In Network Hospital or certain other facilities; or
- air ambulance services from an Out-of-Network Provider.

The Plan must cover Emergency Services without requiring prior authorization and must cover Emergency Services even if the services are provided by Providers who are outside of the Plan’s network. Any required cost sharing (Copays, Coinsurance, or Deductibles) for emergency care received from an Out-of-Network Provider or facility must be the same as the cost sharing for emergency care received from a Provider or facility in the group health plan’s network.

For Claims subject to the No Surprises Act, if the Plan and an Out-of-Network Provider disagree over the payment amount for certain charges and cannot resolve the matter using an open negotiation process, they may invoke the federal independent dispute resolution process. Under the independent dispute resolution process, a Certified IDR Entity makes a binding determination that establishes the payment amount.

RIGHT TO RECEIVE AND RELEASE INFORMATION

For the purpose of determining the applicability of and implementing the terms of these benefits, the Plan Administrator and/or HealthEZ may, without the consent of or notice to any person, and consistent with the privacy rights and obligations under HIPAA, release or obtain any information necessary to determine acceptability of any applicant or Plan Participant in and/or benefits from this Plan. In so acting, the Plan Administrator and/or HealthEZ shall be free from any liability that may arise related to such action. Any Plan Participant claiming benefits under this Plan shall furnish to the Plan Administrator and/or HealthEZ such information as may be necessary to implement this provision.

CONTINUITY OF CARE

The Plan complies with federal continuity of care requirements under which Plan Participants and beneficiaries may seek extended care from their current Provider when the Provider is no longer part of the Plan’s Network. Plan Participants and beneficiaries will be notified that the Provider is no longer part of the Plan’s Network and permitted to receive transitional care from the Provider for up to 90 days after the Plan’s notice is furnished.

General Plan Information & Establishment of the Plan

Name of Plan:	MARSHALL PUBLIC SCHOOLS ISD #0413 Medical Plan
Plan Sponsor:	MARSHALL PUBLIC SCHOOLS ISD #0413 401 South Saratoga Street Marshall, MN 56258
Plan Administrator (Named Fiduciary):	MARSHALL PUBLIC SCHOOLS ISD #0413 401 South Saratoga Street Marshall, MN 56258
Plan Sponsor EIN:	41-6002001
Source of Funding:	Self-Funded
Applicable Law:	Minnesota
Plan Year:	07/01 – 06/30
Plan Number:	501
Plan Status:	Non-Grandfathered
Plan Type:	Group health plan providing medical and prescription drug benefits
Third-Party Claims Administrator:	America's TPA, LLC d/b/a HealthEZ P.O. Box 211186 Eagan, Minnesota 55121
Type of Administrator:	Contract administration
Agent for Service of Process:	MARSHALL PUBLIC SCHOOLS ISD #0413 401 South Saratoga Street Marshall, MN 56258
If a Collective Bargaining Agreement provides for Plan eligibility:	The Plan is maintained under a collectively-bargained agreement. A copy of the agreement may be obtained by participants and beneficiaries upon written request to the Plan Administrator, and is available for examination by Plan participants and beneficiaries.

Adoption of the Plan Document

The Plan Sponsor, as the settlor of the Plan, hereby adopts this non-grandfathered Plan Document as the written description of the Plan. This Plan Document represents both the Plan Document and the Summary Plan Description. This Plan Document amends and replaces any prior statement of the health care coverage contained in the Plan or any predecessor to the Plan.

IN WITNESS WHEREOF, the Plan Sponsor has caused this Plan Document to be executed.

MARSHALL PUBLIC SCHOOLS ISD #0413

By:  Sarah Kirchner

Name: Sarah Kirchner

Date: 7/29/2025

Title: Direct of of Finance