

Retiree Contributions: None

Benefit Description:

**COVERED SERVICES (RETIREES AND DEPENDENTS UNDER AGE 65)**

**HOSPITAL COVERAGE**

<i>Hospital Room and Miscellaneous</i>	Paid in full at the semi-private room rate for 90 days, less a \$100 copay.
<i>Psychiatric</i>	Paid in full for 30 days at the semi-private room rate per consecutive 12-month period, less a \$100 copay
<i>Hospital Outpatient</i>	Paid UCR for injuries that require emergency hospital outpatient attention within 24 hours following an accident; less a \$100 copay (unless admitted)

**MEDICAL COVERAGE**

<i>Ambulance Service</i>	There is a \$75 maximum, including ALL medically necessary transport, following a covered serious injury/accident, including but not limited to helicopter transport.
<i>Anesthesia</i>	Based on a specific charge but not more than \$400 per procedure
<i>Chiropractic Care/ Physical, Occupational and Speech Therapy</i>	Up to 26 visits per calendar years at \$25 per visit and 2 corresponding x-rays per year by a licensed chiropractor or therapy prescribed by a physician
<i>X-Ray, Laboratory, Chemotherapy and Radiation</i>	Payment based on reasonable and customary allowances up to \$750 per calendar year
<i>Inpatient Hospital Doctor Visits</i>	Maximum of \$25 per day
<i>Doctor Office Visits</i>	\$25 per visit to a maximum of 120 visits per calendar year

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*Outpatient Psychiatric Care*

Maximum of \$25 per visit and 26 visits per calendar year.

*Surgery*

Payment based on reasonable and customary (R&C) allowance, up to a maximum of \$3,000 for a particular surgery. If 2 or more surgical procedures are performed through the same incision or bodily opening, payment is based on the R&C allowance, up to \$3,000 for the primary procedure, and 50% of the allowance for all secondary procedures, not to exceed \$1,500 per surgical procedure. The Plan will pay up to 25% of the allowance as payment toward a medically necessary assistant surgeon, up to a maximum of \$250 per procedure.

*Plan Maximum*

The combination of Hospital Expense Benefits and Medical Benefits are subject to a lifetime maximum payment of \$125,000 per person. Payments for prescription drug, dental, vision and hearing benefits are not included in this maximum, but once the lifetime maximum is met, all health benefits from this Fund will terminate. Retirees will keep their life insurance benefit.

**OTHER PRE-MEDICARE BENEFITS**

*Prescription Drug*

Paid-in-full to an annual maximum of \$300 per participant or \$500 per family per year. Effective January 1, 2007, there will be a \$25 copay for all brand name prescription medications purchased. There will be no copay on generic prescription drugs.

*Dental Care*

Payment based on a scheduled dollar benefit for each covered dental service to an annual maximum of \$500 per person, per calendar year. Most services are covered in full if a panel dentist is used. Effective January 1, 2007, there will be a \$50 annual deductible for each covered individual. The deductible will not apply to preventative services, annual prophylaxis, fluoride, exam, and x-rays.

*Hearing Aid*

The Fund will pay to a maximum of \$350 per person once every 24 months.

*Vision*

Reimbursement for new frames, lenses, repair or replacement of the glasses, not in excess of a sum of \$50 per calendar year; up to \$25 per year for an eye examination.

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**COVERED SERVICES (RETIREES AND DEPENDENTS AGE 65 AND OVER  
AND DISABILITY RETIREES AFTER TWO YEARS)**

<i>Medicare Part A</i>	Reimbursement of Part A deductible if enrolled in Medicare Part A; also, reimbursement of coinsurance days 61 through 90
<i>Medicare Part B</i>	Reimbursement of the Part B deductible and Medicare coinsurance amounts for medical and surgical services covered under Part B (must be enrolled and pay monthly premium)
<i>Plan Maximum</i>	Lifetime Maximum Benefit for Retirees Entitled (eligible and enrolled) in Medicare Part A and B: All covered medical services are subject to a lifetime maximum payment of \$50,000. Once the Lifetime maximum is met, all health benefits from this Fund will terminate. Retirees will keep their Life Insurance benefit.

**IV. COVERED SERVICES (RETIREES AT ALL AGES)**

<i>Death</i>	<p><u>\$2,500</u> upon death for eligible employees who retired on or after November 1, 1971 but before July 1, 1975 (including disability pensioners).</p> <p><u>\$5,000</u> upon death from any cause for eligible employees who retired on or after July 1, 1975 (including disability pensioners). Must have thirty (30) credited years of service to be eligible for Life Insurance benefits under this Plan.</p> <p><u>\$10,000</u> upon death for eligible employees that retired with a disability pension or after January 1, 1987 that die before age 65.</p>
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