



II. Medical Program

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About This Section

Medical care is an important part of your benefits program. In fact, medical coverage is the benefit people often think about first when they think about their benefits.

Pearson's program offers you the flexibility to choose coverage options based on your needs. This section describes your medical coverage – the options available to you, what is covered, and how benefits are paid. It also has important information about notification procedures you must follow in order to receive maximum benefits from the plan.

Some of the terms and phrases used in this benefits document have a specific meaning. Please refer to the *Important Terms* section of this document for further information.

You should also refer to the *Benefits Highlights* and the *Additional Information About Your Benefits* sections of this document for more important information regarding eligibility, how contributions are made, how elections can be changed, how to file claims and your rights under ERISA.

An Overview of Your Medical Options

In most locations, the Pearson medical program provides you with a choice of medical options:

- Enhanced Preferred Provider Organization (PPO)
- Basic Preferred Provider Organization (PPO)
- A Health Maintenance Organization (HMO) in select areas

Each of the medical options cover the same types of services – physician’s charges, hospitalization, surgery, emergency treatment, psychiatric treatment and more. The options differ, however, in your out-of-pocket expenses, the way you access medical care, and whether or not you need to submit claim forms.

The PPO options are administered by Anthem BlueCross BlueShield and Cigna. While the plan designs are the same regardless of which administrator you choose, the network of doctors, hospitals and other health care providers may vary. Be sure to check the administrator websites to determine whether the Anthem network or the Cigna network is the most appropriate for you and your family.

Deductibles – How They Work

If you enroll in a PPO option, you will have to satisfy a deductible each year before the Plan begins to pay certain benefits. (Under the PPO options, certain in-network services, such as office visits, are subject to a copayment rather than a deductible.)

Once an individual has met his/her deductible, the Plan will begin to pay benefits for that person. He or she does not have to wait until the family deductible is satisfied before receiving benefits.

In the case of family coverage, your family’s combined expenses can reach the family deductible without each person meeting their individual deductible. Once the family deductible has been met, the Plan will begin to pay benefits for all family members.

Out-of-Pocket Maximums – How They Work

If you enroll in a PPO option, your out-of-pocket expenses will be limited by an annual out-of-pocket maximum. Once a person meets the individual limit, the Plan will pay 100% of that person’s covered expenses for the rest of the year.

If you have family coverage, your family can meet the family out-of-pocket maximum without each person meeting his or her individual out-of-pocket maximum.

Deductibles, copayments and coinsurance amounts are applied to the out-of-pocket maximum.

What Does “Cross Apply” Mean?

In the PPO options, the deductibles and annual out-of-pocket maximums “cross-apply” for in-network and out-of-network services. This means that in-network expenses apply toward your out-of-network limits if you decide to use out-of-network services. Likewise, out-of-network expenses apply toward your in-network limits if you decide to use in-network services.

Preferred Provider Organization (PPO) Options

How the PPOs Work

The PPO options let you choose the way you obtain medical care each time you need it. You can receive care through a network of physicians and other health care providers at a significantly lower cost to you, or you can select providers outside the network and pay a greater share of your medical expenses.

In the PPOs, you are not required to choose a primary care physician (PCP) or to get a referral in order to see a specialist. However, to receive in-network benefits (other than in emergency situations), you must obtain care from in-network providers. The PPO options have certain notification requirements that apply whether you are using in-network or out-of-network providers, and benefits are reduced if these are not followed. Please see Notification Requirements on page 13.

Enhanced PPO

In-Network

Office visits to your PCP are covered at 100% after you pay a \$25 copayment. Office visits to a specialist are covered at 100% after you pay a \$45 copayment. Most other services are covered at 90% after you meet a deductible.*The annual deductible is \$550 per person, or \$1,100 per family. There are no claim forms to file, and your network provider will generally arrange for any required notifications.

Out-of-Network

When you use an out-of-network provider, you generally must pay a deductible each calendar year before the plan begins to pay benefits. *The annual deductible is \$1,100 per person, or \$2,200 per family. In- and out-of-network deductibles cross-apply.

After you pay the deductible, the Plan generally pays 70% of covered expenses. Benefits are based on the reasonable and customary charge for the service. You are responsible for paying the 30% of reasonable and customary charge not paid by the Plan plus any charge in excess of the reasonable and customary charge. You generally need to file a claim form to receive out-of-network benefits, and you are responsible for any required notifications.

*Certain preventive services are covered at 100% with no copay, deductible or coinsurance, both in-network and out-of-network (up to R&C limits). See *Preventive Care* on page 7.

Out-of-Pocket Maximums

An annual out-of-pocket maximum limits the amount you will have to pay for covered services in a calendar year. In-network, the annual out-of-pocket maximum is \$2,000 per person, or \$4,000 per family. Out-of-network, the annual out-of-pocket maximum is \$4,000 per person, or \$8,000 per family. In-and out-of-network expenses cross-apply toward out-of-pocket maximums.

Certain expenses do not count toward the out-of-pocket maximum. The out-of-pocket maximum does not include charges greater than covered expense amounts; the amount you pay for emergency room services if used for non-emergency purposes; penalties you pay for not making notification calls when required; and out-of-network charges that exceed the “reasonable and customary” allowance. Deductibles, copayments and coinsurance count toward the out-of-pocket maximum

Basic PPO

In-Network

Office visits to your PCP are covered at 100% after you pay a \$25 copayment. Office visits to a specialist are covered at 100% after you pay a \$45 copayment. Most other services are covered at 80% after you meet a deductible.*The annual deductible is \$750 per person, or \$1,500 per family. There are no claim forms to file, and your network provider will generally arrange for any required notifications.

Out-of-Network

When you use an out-of-network provider, you generally must pay a deductible each calendar year before the plan begins to pay benefits.*The annual deductible is \$1,500 per person, or \$3,000 per family. In- and out-of-network deductibles cross-apply.

After you pay the deductible, the Plan generally pays 60% of covered expenses. Benefits are based on the reasonable and customary charge for the service. You are responsible for paying the 40% of reasonable and customary charge not paid by the Plan plus any charge

in excess of the reasonable and customary charge. You generally need to file a claim form to receive out-of-network benefits, and you are responsible for any required notifications.

*Certain preventive services are covered at 100% with no copay, deductible or coinsurance, both in-network and out-of-network (up to R&C limits). See *Preventive Care* on page 7.

Out-of-Pocket Maximums

An annual out-of-pocket maximum limits the amount you will have to pay for covered services in a calendar year. In-network, the annual out-of-pocket maximum is \$2,400 per person, or \$4,800 per family. Out-of-network, the annual out-of-pocket maximum is \$4,800 per person, or \$9,600 per family. In-and out-of-network expenses cross-apply toward out-of-pocket maximums.

Certain expenses do not count toward the out-of-pocket maximum. The out-of-pocket maximum does not include charges greater than covered expense amounts; the amount you pay for emergency room services if used for non-emergency purposes; penalties you pay for not making notification calls when required; and out-of-network charges that exceed the “reasonable and customary” allowance. Deductibles, copayments and coinsurance count toward the out-of-pocket maximum

PPO Benefits

The PPO plan designs described below are offered by two health plan administrators. In order to receive in-network benefits, you must utilize providers and facilities within the network of the plan administrator you choose. You will need to notify your administrator before receiving some benefits. See Notification Requirements on page 13.

Anthem BlueCross BlueShield
Network: BlueCard PPO
 (Residents of Utah only: Traditional)
Group #: 3330054
 www.anthem.com
 1-877-898-0747

Cigna
Network: Open Access Plus with Carelink
 (Residents of Utah only: PPO Network)
Group #: 3176426
 www.myCigna.com
 1-800-842-4221

	Enhanced PPO		Basic PPO	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<i>Deductible (Single / Family)</i>	\$550 / \$1,100	\$1,100 / \$2,200	\$750 / \$1,500	\$1,500 / \$3,000
<i>Out-of-Pocket Max (Single / Family)</i>	\$2,000 / \$4,000	\$4,000 / \$8,000	\$2,400 / \$4,800	\$4,800 / \$9,600
<i>Coinsurance</i>	90%	70%	80%	60%
<i>Preventive Office Visit</i>	100%*		100%*	
<i>PCP Office Visit</i>	\$25	70% after deductible	\$25	60% after deductible
<i>Specialist Office Visit</i>	\$45	70% after deductible	\$45	60% after deductible

	Enhanced PPO		Basic PPO	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<i>Prenatal Office Visits</i>	\$45 1st visit, then covered in full	70% after deductible	\$45 1st visit, then covered in full	60% after deductible
<i>Urgent Care Visit</i>	\$50	70% after deductible	\$50	60% after deductible
<i>Lab/Radiology - Annual Preventive</i>	100%*		100%*	
<i>- Other</i>	100% in doctor's office, copay may apply; 90% after deductible outside doctor's office (including maternity)	70% after deductible	100% in doctor's office, copay may apply; 80% after deductible outside doctor's office (including maternity)	60% after deductible
<i>Emergency Room</i>	90% after in-network deductible Non-emergency care is not covered.		80% after in-network deductible Non-emergency care is not covered.	
<i>Hospitalization (including maternity)</i>	90% after deductible	70% after deductible	80% after deductible	60% after deductible
<i>Surgery (Inpatient & Outpatient)</i>	90% after deductible	70% after deductible	80% after deductible	60% after deductible
<i>Mental Health / Substance Abuse – Inpatient</i>	90% after deductible	70% after deductible	80% after deductible	60% after deductible
<i>Mental Health / Substance Abuse – Outpatient</i>	\$25 per visit	70% after deductible	\$25 per visit	60% after deductible
<i>Chiropractic Services</i>	\$45 per visit	70% after deductible	\$45 per visit	60% after deductible
	26 visits/year max (in and out-of-network combined)		26 visits/year max (in and out-of-network combined)	
<i>Mammograms</i>	First one of the year covered in full; subsequent mammograms covered at 90% after deductible	First one of the year covered in full; subsequent mammograms covered at 70% after deductible	First one of the year covered in full; subsequent mammograms covered at 80% after deductible	First one of the year covered in full; subsequent mammograms covered at 60% after deductible
<i>Physical, Speech and Occupational Therapies</i>	\$45 per visit	70% after deductible	\$45 per visit	60% after deductible
	60 visits/year max; all therapies combined (in and out-of-network combined)		60 visits/year max; all therapies combined (in and out-of-network combined)	
<i>Ambulance (emergency only)</i>	90% after in-network deductible		80% after in-network deductible	
<i>Allergy Care / Injections</i>	100% in doctor's office, copay may apply; 90% after deductible outside doctor's office	70% after deductible	100% in doctor's office copay may apply; 80% after deductible outside doctor's office	60% after deductible
<i>Assisted Reproductive Techniques (Includes artificial insemination, GIFT, ZIFT and in-vitro)</i>	90% after deductible	70% after deductible	80% after deductible	60% after deductible
	\$15,000 lifetime maximum (in and out-of-network combined)		\$15,000 lifetime maximum (in and out-of-network combined)	
<i>Durable Medical Equipment</i>	90% after deductible	70% after deductible	80% after deductible	60% after deductible
<i>PCP Referral Required?</i>	No	No	No	No

Covered Services

Preventive Care

Preventive care services include annual routine physicals for adults age 19 and above, well child visits for children under age 19 (in accordance with United States Preventive Service Task Force recommendations), immunizations and annual routine gynecological exams for women (“annual” means once per calendar year, regardless of whether 12 months have passed since your last annual physical.).

Other preventive services include annual hearing and vision screenings, routine colonoscopies, routine bone density screenings, skin cancer screenings, routine mammograms, Pap smears and PSA tests, Cholesterol screening, lung cancer screening for adults ages 55 to 80, chlamydia screening, HIV screening and counseling, genetic counseling/evaluation BRCA1/2 testing for those at risk, breast-feeding supplies, counseling and support, purchase/rental of manual or electric breast pumps & contraceptive devices, including female condoms, and barrier methods (i.e. IUDs, diaphragms).

Most preventive care services are covered at 100%, both in-network and out-of-network (up to R&C limits). Check with your administrator as to which preventive services fall into this category.

Specialized Care and Specialty Programs

If you need specialized care, there is a \$45 copayment for an office visit to an in-network specialist. If you use an out-of-network provider, covered services are subject to the applicable deductible and coinsurance.

If your condition requires the services of a specialist who does not participate in the network, your network provider may obtain special approval for you to see an out-of-network physician. In this case, the Plan will cover the specialist’s charges on the same basis as a network doctor, as long as you have received proper referral.

Both administrators offer specialty programs for certain conditions at Centers of Excellence (also known as Blue Distinction Centers at Anthem). To be considered a Center of Excellence, a facility must have proven experience and expertise at delivering quality care for a particular condition. Both Anthem and Cigna offer these programs for organ transplants, cardiac care, bariatric surgery and other services. Contact your administrator to find out about the specific specialty programs they offer.

Hospital Services

The Plan pays for room and board for a semi-private room, and for ancillary services and supplies.

In order to receive maximum benefits, you will need to be admitted to a network hospital. All in-network hospitals are responsible for handling pre-admission notification.

For inpatient services at an out-of-network hospital, you must call your administrator at the number on the back of your ID card for pre-admission notification. If you do not notify your administrator before a scheduled admission, your benefits will be reduced by \$500.

Emergency Care

Emergency care is defined as medical care and treatment provided after the sudden onset of a medical condition manifesting itself by acute symptoms, including severe pain, which is severe enough that the lack of immediate medical attention could reasonably be expected to result in:

- The patient's health being placed in serious jeopardy
- Bodily function being seriously impaired
- A serious dysfunction of a bodily organ or part

Ambulance service, including approved emergency air transport, is covered the same as emergency treatment. In addition, emergency care includes immediate mental health treatment when the lack of the treatment could reasonably be expected to result in the patient harming himself or herself and/or other persons.

Emergency room treatment is subject to the in-network deductible and coinsurance at any emergency room, in- or out-of-network. Please note that no benefits are payable for non-emergency use of the emergency room.

Urgent Care Centers

Sometimes you need to see a doctor right away, but it is not an emergency. For example, ear infections, high fever and minor burns are considered urgent but not emergency situations.

In these cases, you can see your PCP, or if your PCP is not available, you can go to an Urgent Care Center. These facilities are usually open in the evening and on the weekend, and you do not need to make an appointment.

If you use an in-network facility, treatment at an Urgent Care Center is covered at 100% after a \$50 copay. Treatment at an out-of-network Urgent Care Center is subject to the applicable deductible and coinsurance.

Mental Health Care

Inpatient and outpatient mental health care are covered as part of your mental health benefits.

Inpatient Treatment

Inpatient psychiatric care is subject to the applicable deductible and coinsurance, and pre-admission notification is required. If you use an in-network hospital, pre-admission notification is handled by your provider.

If you use an out-of-network hospital, you or someone on your behalf, must call and notify your administrator before receiving inpatient treatment. If the notification call is not made, your benefits will be reduced by \$500.

Outpatient Treatment

Notification is not required for outpatient mental health care.

When you use network providers, outpatient treatment is covered at 100% after you pay a \$25 copayment for each visit. Treatment received from out-of-network providers is subject to the applicable deductible and coinsurance.

Substance Abuse Treatment

Inpatient and outpatient substance abuse treatment are covered as part of your mental health benefits.

Inpatient Treatment

Inpatient substance abuse treatment is subject to the applicable deductible and coinsurance, and pre-admission notification is required. If you use an in-network hospital, pre-admission notification is handled by your provider.

If you use an out-of-network hospital, you or someone on your behalf, must call and notify your administrator before receiving inpatient treatment. If the notification call is not made, your benefits will be reduced by \$500.

Outpatient Treatment

Notification is not required for outpatient substance abuse care.

When you use network providers, outpatient treatment is covered at 100% after you pay a \$25 copayment for each visit. Treatment received from out-of-network providers is subject to the applicable deductible and coinsurance.

Maternity Care

Covered expenses include prenatal office visits, the infant's delivery and care during the hospital stay and the mother's hospital stay and care. The first prenatal visit is covered at 100% after you pay a \$45 copayment. All other prenatal visits are covered in full. The delivery charge and hospital stay are subject to the applicable deductible and coinsurance.

Group health plans and plan providers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not require that a provider obtain authorization from the plan for prescribing a length of stay not in excess of 48 hours (or 96 hours). Notification and continued approval for inpatient care for either the mother or child is required if the hospitalization continues beyond the 48 or 96 hour limits stated above.

Family Planning

Family planning expenses, including tests, counseling, contraceptive devices and sterilization, are covered. Birth control pills are covered under the prescription drug program. Surgical reversal of sterilization (tubal ligation or vasectomy) is not covered.

Infertility Treatment

The PPO options cover infertility treatment, which includes testing to determine the diagnosis of an infertility condition as well as treatment of the underlying condition. Surgery is limited to procedures for the correction of the underlying condition.

Assisted Reproductive Techniques

Assisted Reproductive Techniques (ART) include in vitro fertilization (IVF), artificial insemination (AI), gamete intrafallopian transfer (GIFT), and zygote intrafallopian transfer (ZIFT). There is a \$15,000 lifetime maximum per covered individual that includes all hospital stay facility fees, physician medical and surgical care, and diagnostic tests and scans. The maximum is combined for in- and out-of-network care.

Fertility medication is covered under the prescription drug program, and does not count toward the \$15,000 lifetime maximum.

Home Health Care

Home health care enables you to recuperate from a serious illness or injury in your home while receiving the necessary medical services and supplies from a certified home health care agency. The Plan covers the following services:

- Home infusion therapy
- Temporary or part-time nursing care by or supervised by a licensed nurse
- Temporary or part-time care by a home health aide
- Physical therapy, speech therapy or occupational therapy
- Dressings and medical treatment prescribed by a doctor

Home health care requires pre-notification. If you use in-network providers, your provider will handle the required notification.

If you use out-of-network providers, you must call and notify your administrator before receiving out-of-network home health care. There is a \$500 non-notification penalty if you do not call.

The annual maximum for home health care is 120 visits, in-and out-of-network combined. A *visit* is equal to four hours of covered home health care services provided by a member of the home health care team. Service must be provided through an approved, certified home health care agency.

Skilled Nursing Facility

A skilled nursing facility provides you with medical care when you no longer need the full services of a hospital, but aren't yet well enough to go home.

Admission to a skilled nursing facility requires pre-notification. If you use an in-network facility, your provider will handle the required notification.

If you use an out-of-network facility, you must call and notify your administrator before admission to a skilled nursing facility. There is a \$500 non-notification penalty if you do not call.

The maximum benefit is 180 days per calendar year, in- and out-of-network combined.

Hospice Care

Hospice care is a coordinated plan of home and inpatient care for a terminally ill patient. It is designed to meet the special needs of the patient, and members of the family who are

covered by the Plan, during the final stages of terminal illness (life expectancy of six months or less).

The Plan covers the usual medical care required by a terminally ill patient and other services provided through an approved program of hospice care including:

- Room and board
- Other services and supplies, including in-home lab and IV therapy
- Part-time nursing care by or supervised by a registered nurse (R.N.)
- Home health care services as shown under *home health care*
- Counseling for the patient and covered family members
- Bereavement counseling for covered family members (services must be given within six months after the patient's death and covered services are limited to a total of 15 visits for each family).

Charges are considered a hospice expense when they are billed by or through a certified hospice care agency. Counseling services must be given by a licensed counselor. Any counseling services given in connection with a terminal illness will not be considered as Mental Health treatment.

Hospice care requires pre-notification. Your provider will handle pre-notification for in-network hospice care. For out-of-network hospice care, you must call and notify your administrator before receiving hospice care. There is a \$500 non-notification penalty if you do not call.

Organ Transplants

The PPO options provide coverage for organ transplants that are qualified and non-experimental. Pre-notification is required before receiving any transplant services.

The following are qualified transplant procedures:

- Heart transplant
- Lung transplant
- Heart/lung transplant
- Liver transplant
- Kidney transplant
- Pancreas transplant

- Kidney/pancreas transplant
- Bone marrow/stem cell transplant
- Small bowel transplant.

Certain lodging and meal expenses may be covered for accompanying family members. Some meal expenses reimbursed by the Plan may be subject to income tax under federal income tax rules.

To obtain complete information about transplant services, contact Anthem or Cigna at the number on the back of your ID card.

Notification Requirements

Generally, your network provider will handle any medical notifications that may be required when you access care in-network.

If you use an out-of-network provider or facility for any of the services below, you must call the Member Services Department at the number on the back of your ID card. If you do not notify your administrator before the service is performed, your benefits will be reduced by \$500. If it is determined that the hospitalization, procedure or other service is not performed for the treatment of illness or injury, no benefits will be paid.

Your administrator must be notified in advance of:

- Hospitalization
- Skilled Nursing Facility confinement
- Hospice Care
- Organ and tissue transplants
- Home health care

This list is continually reviewed and updated to reflect current medical trends. If you are uncertain whether a procedure or service requires notification, call your administrator rather than risk receiving reduced benefits.

Prescription Drug Benefits

The prescription drug program is administered by CVS Caremark. See *Prescription Drug Benefits* on page 20.

Other Covered Services

The PPO options cover medical services other than those described on the previous pages. Covered services and supplies must be prescribed by a physician and given for the diagnosis or treatment of an accidental injury or sickness. You can request a pre-determination as to whether or not a particular service is covered by contacting your administrator. Covered services are payable subject to applicable deductibles, coinsurance and copayments. These include:

- Acupuncture, if performed by a licensed physician or licensed acupuncturist, for pain management, or for the prevention and treatment of nausea associated with surgery, chemotherapy or pregnancy.
- Ambulance services for emergency purposes only. Air ambulance is covered only if ground transportation is impossible or would put your life or health in serious jeopardy.
- Anesthetics and the cost of its administration
- Bariatric surgery if all of the following requirements are met:
 - A Body Mass Index (BMI) of greater than 40. BMI of 35-40 will be considered when there is documentation of a co-morbid condition,
 - Participation in at least one medically-supervised attempt to lose weight within the past two years. The medically-supervised weight loss attempt(s) must have been at least six months in duration.
 - Completion a pre-surgical psychological evaluation
 - Confirmation by the physician that the member's treatment plan includes pre- and post-operative dietary evaluations.
- Blood and blood plasma, when it is not donated or replaced
- Birthing center costs, including room and board and services and supplies when furnished in a lawfully operating birthing center
- Chemotherapy and radiation treatment
- Cochlear implants
- Dental care and treatment if required as the result of an injury of sound, natural teeth sustained while covered under the medical plan, and if the services are provided within six months of the injury
- Medical services performed by Christian Science Practitioners

- Durable Medical Equipment, which meets all of the following conditions:
 - It is for repeated use and is not a consumable or disposable item
 - It is used primarily for a medical purpose
 - It is appropriate for use in the home

Some examples of Durable Medical Equipment are appliances which replace a lost body organ or part, or help an impaired one to work; insulin pumps; orthotic devices such as arm, leg, neck or back braces; hospital-type beds; equipment needed to increase mobility, such as a wheelchair, respirators or other equipment for the use of oxygen; and monitoring devices. If more than one piece of Durable Medical Equipment can meet your functional needs, benefits are available only for the most cost-effective piece of equipment.

- Eye exam for adults and children, one per year. Includes refraction.
- Foot care and treatment of the feet, if needed due to severe systemic disease
- Gender reassignment surgery and related services, subject to World Professional Association for Transgender Health (WPATH) standard guidelines
- Hearing screenings for adults and children, one per year
- Hearing aids for adults and children, one hearing aid for each ear every three years
- Nutritional counseling, up to three visits per year. No diagnosis necessary.
- Nutritional formula, limited to the treatment of inborn errors of metabolism or inherited metabolic disease (including disorders of amino acid and organic acid metabolism) or enteral feeding for which the nutritional formulae (a) under state or federal law can be dispensed only through a physician's prescription and (b) is medically necessary as the primary source of nutrition. Charges for oxygen, including the equipment for its administration
- Artificial limbs, eyes and other prosthetic devices
- Adjustments, repair and replacement of covered prosthetic devices, special appliances and surgical implants when required because of wear or change in a patient's condition
- Casts, splints, trusses, crutches and braces (except dental braces)
- Physical, occupational and speech therapy, given by a licensed therapist. See "Services Not Covered" for speech therapy restrictions.
- Surgical supplies required for the treatment of an illness or injury

- Surgical or medical care for treatment of an eye disease or injury
- Orthoptic training (eye muscle exercise) by a licensed optometrist or orthoptic technician, up to 30 visits per year.
- Reconstructive surgery to improve the function of a body part when the malfunction is the direct result of a birth defect, sickness, surgery to treat a sickness or accidental injury
- Reconstructive surgery to remove scar tissue on the neck, face or head if due to sickness or accidental injury
- Reconstructive surgery and prostheses following a mastectomy, including:
 - Reconstruction of the breast on which the mastectomy has been performed
 - Surgery and reconstruction of the other breast to produce a symmetrical appearance
 - Prostheses
 - Treatment of physical complications of all stages of mastectomy, including lymphedemas

These services shall be provided in a manner determined in consultation with the attending physician and the patient. Coverage for these medical services is subject to any applicable deductibles and coinsurance amounts.

- Temporomandibular Joint Dysfunction (TMJ). Covered services include:
 - Evaluation and diagnosis
 - Surgery of the jaw
 - Injections
 - Transcutaneous Electrical Nerve Stimular (TENS)
 - Biofeedback
 - Facility and laboratory x-rays applicable to the above

Appliances are limited to a \$1,000 maximum lifetime benefit.

- Voluntary sterilization including vasectomy and tubal ligation.

Services Not Covered

The following list is intended to give you a general description of the services and supplies not covered by the medical program. There may be services and supplies in addition to these that are not covered by the medical program. You can request a pre-determination as to whether or not a particular service is covered by contacting your administrator.

- Services or supplies received from a non-participating provider that exceed “covered expense” guidelines as determined by your administrator
- Abdominoplastys and/or Panniculectomys
Following surgery for morbid obesity these procedures are considered cosmetic and are not covered, except under certain limited, medically necessary, circumstances.
- Chelation therapy, except in the treatment of the following conditions:
 - Control of ventricular arrhythmias or heart block, when associated with digitalis toxicity
 - Emergency treatment of hypercalcemia
 - Extreme conditions of metal toxicity (e.g., lead toxicity in adults, iron toxicity)
 - Wilson's degeneration (hepatolenticular degeneration)
 - Pediatric lead poisoning
- Completion of claim forms or missed appointments
- Cosmetic, reconstructive surgery or treatment, unless:
 - A person receives an injury which results in bodily damage requiring surgery
 - It qualifies as a reconstructive surgery following a covered surgical procedure
 - It is plastic or reconstructive surgery for a dependent child to treat a birth defect or congenital disease
- Custodial care, including:
 - Care furnished mainly to train or assist in personal hygiene or other activities of daily living, rather than to provide medical treatment
 - Care that can safely and adequately be provided by persons who do not have the technical skills of a covered health care professional
- Ecological or environmental medicine, diagnosis and/or treatment

- Education, training and bed and board while confined in an institution that is mainly a school or other institution for training, a place of rest, a place for the aged or a nursing home
- Examinations or treatment ordered by a court in connection with legal proceedings unless such examinations or treatment otherwise qualify as covered services
- Expenses and associated expenses incurred for services and supplies for experimental, investigational or unproven services, treatments, devices and pharmacological regimens
- Eye glasses or contact lenses
- Herbal medicine, holistic or homeopathic care
- Liposuction
- Membership costs for health clubs, weight loss clinics and similar programs
- Occupational injury or sickness (an occupational injury or sickness is an injury or sickness that is covered under a Workers' Compensation act or similar law)
- Personal convenience or comfort items including, but not limited to, such items as TVs, telephones, first aid kits, exercise equipment, air conditioners, humidifiers, saunas and hot tubs
- Private duty nursing services, other than care in the patient's home provided by a licensed Home Health Care Agency
- Reversal of sterilization
- Services and supplies which the covered person is not legally required to pay as determined by your administrator
- Services given by a pastoral counselor
- Services for a surgical procedure to correct refraction errors of the eye, including any confinement, treatment, services or supplies given in connection with or related to the surgery
- Services for, or related to, the removal of an organ or tissue from a person for transplantation into another person, unless the transplant recipient is a covered person under this plan and is undergoing a covered transplant
- Services related to learning disabilities or educational therapy
- Sensitivity training, educational training therapy or treatment for an educational requirement

- Services, supplies, medical care or treatment given by a member of the employee's immediate family
- Charges made by a hospital for confinement in a special area of the hospital that provides non-acute care, by whatever name called, including but not limited to the type of care given by the facilities listed below:
 - If that type of facility is otherwise covered under this plan, then benefits for that covered facility which is part of a hospital, as defined, are payable at the coverage level for that facility, not at the coverage level for a hospital
 - Adult or child day care center
 - Ambulatory surgical center
 - Birth center
 - Half-way house
 - Hospice
 - Skilled nursing facility
 - Treatment center
 - Vocational rehabilitation center
 - Any other area of a hospital that gives service on an inpatient basis for other than acute care of sick, injured or pregnant persons
- Therapeutic devices or appliances and support garments, regardless of intended use (note: insulin syringes with needles, blood testing strips – glucose, urine testing strips – glucose, ketone testing strips and tablets, lancets and lancet devices are covered under the prescription drug program)
- Care of or treatment to the teeth, gums or supporting structures such as, but not limited to, periodontal treatment, endodontic services, extractions, implants or any treatment to improve the ability to chew or speak
- Telephone consultations
- Services in connection with smoking cessation (drugs for smoking cessation are covered under the prescription drug program)
- Services or supplies received as a result of war, declared or undeclared, or international armed conflict
- Weight reduction or control (unless there is a diagnosis of morbid obesity)

- Special foods, food supplements, liquid diets, diet plans or any related products (other than nutritional formula as described under Covered Services)
- Speech therapy except to treat speech dysfunction resulting from one of the following conditions: sickness, injury, stroke, autism, cerebral palsy, congenital anomaly, developmental delay or if needed following the placement of a cochlear implant.
- Wigs or toupees (except for loss of hair resulting from treatment of a malignancy or permanent loss of hair from an accidental injury), hair transplants, hair weaving or any drug if such drug is used in connection with baldness
- Services given by volunteers or persons who do not normally charge for their services
- Any other services not described under Covered Services, above.

This list gives you a description of the services and supplies not covered by the PPO options. Some expenses not covered by the medical program may be covered under the dental or vision care programs, and some may be eligible for reimbursement through the health care flexible spending account. See the applicable sections of this document for more information.

Prescription Drug Benefits

The prescription drug benefit, administered by CVS/caremark, allows you to obtain prescription drugs at a low cost through a national network of participating retail pharmacies or by mail. This program applies to participants in both of the PPOs and you will receive a separate CVS/caremark ID card for your prescription drug coverage. If you are an HMO participant, you should check with your HMO to find out what your prescription drug benefits are.

Retail Pharmacies

Your CVS/caremark ID card can be used at participating retail pharmacies. When you present your card, you will pay \$10 per prescription for *generic drugs*, \$35 per prescription for *preferred brand name drugs (formulary)* and \$60 per prescription for *non-preferred brand name drugs (non-formulary)*. You can purchase up to a 31-day supply of medication at one time. If the cost of your prescription is less than the copayment, you will pay only the cost of the prescription. There are no claim forms to file when you obtain your prescription drugs through a participating pharmacy.

You can obtain a list of pharmacies participating in the network by calling the Customer Service number on the back of your CVS/caremark ID card, or via the internet at www.caremark.com.

If you use a non-participating pharmacy, you will pay the full retail price of your prescription and you will not be reimbursed for your prescription drug costs.

Mail Order

You can take advantage of additional savings by using the mail order feature of the prescription drug program. You can order up to a 90-day supply of your prescription medication by mail. You will pay \$25 for generic drugs, \$87.50 for preferred brand name drugs and \$150 for non-preferred brand name drugs, which means you get a three month supply for the price of two and a half times the retail copay. If the cost of the prescription is less than the copayment, you will pay only the cost of the prescription.

The mail order feature is most often used to purchase maintenance drugs. Generally, these are drugs you take on a regular basis for an extended period of time or for chronic conditions. Examples include medications for conditions such as high blood pressure, diabetes, anti-depressants and birth control pills.

	Participating Retail Pharmacy (up to a 31-day supply)	Mail Order (up to a 90-day supply)
<i>Prescription Drug Out-of-Pocket Max</i>	Single - \$1,500 / Family - \$3,000	
<i>Generic Drugs</i>	\$10	\$25
<i>Preferred Brand Name Drugs (Formulary)</i>	\$35	\$87.50
<i>Non-Preferred Brand Name Drugs (Non-Formulary)</i>	\$60	\$150

Maintenance Choice®

Maintenance Choice requires that, if you live within 5 miles of a CVS pharmacy you get your 90-day supply of your long-term maintenance medications through mail service or at a CVS Pharmacy (including those inside Target stores); either way, you pay mail service prices. To obtain prescriptions through the mail, complete the order form available from the benefits website. Return the form along with your prescription and your payment to the address on the form.

Out-of-Pocket Maximum

The annual out-of-pocket maximum limits the amount you will have to pay for covered prescriptions in a calendar year. The annual out-of-pocket maximum is \$1,500 per person, or \$3,000 per family. The out-of-pocket maximum does not include charges greater than covered expense amounts and charges you incur at a non-network retail pharmacy.

Contraception for Women

The following chart outlines what and how women's contraception will be covered under the prescription drug program:

Item	Coverage
<i>Hormonal (Oral Contraceptives)</i>	\$0 copayment for over-the-counter items (prescription required) Generic & single source brand contraceptives (multi-source brand contraceptives available when requested by the physician) for women through age 50.
<i>Emergency contraception</i>	\$0 copayment (prescription required)

Prescription Drugs That Are Generally Not Covered

The following list is intended to give you a general description of the drugs and supplies not covered under the prescription drug benefit. While the list is intended to be inclusive, the Plan Administrator may supplement or modify the list from time to time.

- Prescriptions filled by a person who is not licensed to fill them
- Charges for any prescriptions dispensed in excess of the number specified by the physician or any refill dispensed after one year from the order of the physician
- Replacement drugs resulting from a lost, stolen, broken or destroyed prescription order or refill
- Drugs (other than insulin) available over-the-counter that do not require a prescription order or refill by federal or state law before being dispensed and any drug that is therapeutically equivalent to an over-the-counter drug
- Drugs which are considered investigational because they do not meet generally accepted standards of medical practice in the United States
- Drugs given while confined in a hospital, nursing home or similar place that has its own drug dispensary
- Charges for the administration of any medication
- Allergens and/or allergy serum

- Appetite suppressants and other weight loss products
- Cosmetic drugs, even if ordered for non-cosmetic purposes
- General and injectable vitamins (this exclusion does not apply to prenatal vitamins, vitamins with fluoride and B-12 injections, which are covered)
- Immunization agents, biological sera, blood or blood plasma
- Progesterone suppositories
- Therapeutic devices or appliances, including colostomy supplies and support garments, regardless of intended use (this exclusion does not apply to disposable insulin needles, syringes, lancets, swabs and strips which are covered under this plan)
- Charges for which the covered employee or dependent is entitled to receive reimbursement under Workers' Compensation Laws, or is entitled to without charge under any local, state or federal government program
- Drugs that have not been approved by the FDA for the specific treatment for which they are being prescribed.
- Women's contraceptive devices and barrier methods

Health Maintenance Organizations

You may be able to enroll in a Health Maintenance Organization (HMO) if one is available in your area.

HMOs are a network of health care providers and facilities that provide medical care on a prepaid basis. They also provide prescription drug benefits and other services. When you need non-emergency medical care, you must use the services of providers or facilities affiliated with your HMO. If you use providers outside the HMO network, you will not receive any benefits from the Plan.

In an HMO there are generally no deductibles to meet, no claim forms to file and small copayments for office visits. Many services are covered at 100%.

The covered items previously described pertain to the PPO options. Because coverage can differ among HMOs, be sure you understand the coverage available to you before enrolling.

If you elect coverage in an HMO you will automatically receive a full description of the coverage provided by the HMO. If you want advance information about a specific HMO please check the benefits website or contact Pearson People Services.