

**Medical Benefits for eligible Pension Members and their eligible dependents who are not Eligible for Medicare effective 1/1/2014.**

**Note \$50,000.00 lifetime major medical maximum effective 1/1/2013**

<b>Services You May Need</b>	<b>Participating Provider</b>	<b>Non- Participating Provider</b>	<b>Limitations &amp; Exceptions</b>
<b>Adoption</b>	Not Applicable	100% of the Fund's negotiated rate; deductible applies	\$10,000.00 Calendar year maximum; applies to lifetime maximum
<b>Acupuncture</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	16 visits per Calendar Year; 1 visit per day; applies to lifetime maximum
<b>Allergy Injections</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Allergy Treatment</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Ambulance True Emergent</b>	100% of the negotiated rate; deductible applies	100%; deductible waived	Lifetime maximum waived
<b>Ambulance Non Emergent</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Ambulatory Surgery</b>	100% of the negotiated rate; deductible applies	Not Covered	Non Participating Free Standing Surgical Centers / Ambulatory Surgical facility charges are not a covered expense
<b>Anesthesia</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Anesthesia Maternity</b>	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	Applies to lifetime maximum
<b>Annual Physical</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Assistant Surgeon</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Birthing Center</b>	100% of the negotiated rate; deductible applies	Not Covered	Applies to lifetime maximum
<b>Breast Sonogram</b>	100% of the negotiated rate; deductible applies	75% of Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Cardiac Rehabilitation</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	36 visits per Calendar Year; applies to lifetime maximum
<b>Chemotherapy</b>	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Lifetime maximum waived
<b>Chiro</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	1 visit per day; 24 visits per Calendar Year; applies to lifetime maximum
<b>Chiro X-rays</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	4 x-rays per Calendar Year; applies to lifetime maximum
<b>Diabetic Supplies</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Diabetic Education with Dietician</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum

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<b>Diagnostic Testing Office</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Diagnostic Independent lab / Professional charge</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Diagnostic Testing OP / Hospital Charge</b>	Not Applicable	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Diagnostic Testing OP in Free Standing Facility</b>	100% of negotiated rate; deductible applies	75% of the Funds UCR; deductible applies	Applies to lifetime maximum
<b>Breast Sonogram</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Pulmonary Function Test</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Tilt Table Testing</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Electrophysiological Study</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Video EEG</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Mammogram</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Dialysis Office</b>	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Lifetime maximum waived
<b>Dialysis OP Facility</b>	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Lifetime maximum waived
<b>Dialysis OP Physician</b>	100% of the negotiated rate; deductible applies	75% of the Fund's Negotiated rate; deductible applies	Applies to lifetime maximum
<b>Dietician / Nutritionist</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	6 visits per Calendar Year; applies to lifetime maximum
<b>DELM Digital Dermoscopy Exam</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	2 visits per Calendar Year; applies to lifetime maximum
<b>DME / Medical Equipment</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Prior approval by the Fund is required; applies to lifetime maximum
<b>ER Non Emergent Facility</b>	Not Covered	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>ER Emergent Facility</b>	100% of the negotiated rate; deductible waived	100% of the negotiated rate; deductible waived	Lifetime maximum waived
<b>ER Non Emergent Physician</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>ER Emergent Physician</b>	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	Applies to lifetime maximum
<b>Gastric Bypass Physician</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies;	\$4000.00 Calendar year maximum combined physician charges; Prior approval required; Applies to lifetime maximum

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<b>Gastric Assistant Surgeon</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$4000.00 Calendar year maximum combined physician charges; Prior approval required; Applies to lifetime maximum
<b>Genetic Testing -independent lab</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. Genetic Counseling not covered.
<b>Genetic Testing-OP Hospital</b>	Not Applicable	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. Genetic Counseling not covered.
<b>Halfway House</b>	Not Covered	Not Covered	
<b>Hearing Aid Right</b>	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum; applies to lifetime maximum
<b>Hearing Aid Left</b>	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum; applies to lifetime maximum
<b>Home Health Care</b>	100% of the negotiated rate; deductible applies;	100% of the Fund's UCR; deductible applies;	200 visits per Calendar Year; applies to lifetime maximum; prior approval is required
<b>Hospice Care IP</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year; applies to lifetime maximum
<b>Hospice Care home</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year; applies to lifetime maximum
<b>Immunizations</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Inpatient Rehabilitation (Physical, Occupational, Speech)</b>	100% of the negotiated rate; deductible waived; up to 30 days per calendar year	100% of the negotiated rate; deductible waived; up to 30 days per calendar year	
<b>IUD supplies</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Infertility Anesthesia</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
<b>Infertility Facility</b>	100% of the negotiated rate; deductible waived	100% of the Fund's UCR; deductible waived	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
<b>Infertility Pathology / Lab</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
<b>Infertility Physician</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
<b>Infertility /Rx</b>	Not Applicable	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
<b>Inpatient hospital illness / Room &amp; Board</b>	100% of the negotiated rate	100% of the Fund's negotiated rate	up to 120 days; lifetime maximum waived

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<b>Lap Band</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$4000.00 Calendar year maximum combined physician charges; applies to lifetime maximum; prior approval by the fund is required
<b>Lasik Surgery Physician Left eye</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$1,600.00 global allowance; prior approval required; applies to lifetime maximum
<b>Lasik Surgery Physician Right eye</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$1,600.00 global allowance; prior approval required; applies to lifetime maximum
<b>Lithotripsy Physician</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Lithotripsy Facility</b>	100% of the negotiated rate	100% of the Fund's Negotiated rate	Lifetime maximum waived
<b>Maternity C Section</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$4,000 per delivery	Applies to lifetime maximum
<b>Maternity Midwife</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,200 per delivery	Applies to lifetime maximum
<b>Maternity Regular Delivery</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,600 per delivery	Applies to lifetime maximum
<b>Medical Equipment / Rentals and Purchases</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	See DME
<b>Medication Coverage Outside Of The RX Plan</b>	Not Applicable	100% of the Fund's negotiated rate; deductible applies	J codes for Hep C, Cancer , MS, HIV/AIDS, Epilepsy, Crohn's Disease and Diabetes; Arthritis; prior approval through the Fund is required. Applies to lifetime maximum
<b>Mental Health / Substance Abuse Inpatient</b>	Not Applicable	100% of the Fund's negotiated rate; deductible applies	Up to 120 days per Calendar year; applies to lifetime maximum; prior approval through the fund is required.
<b>Mental Health / Substance Abuse Outpatient MD</b>	Not Applicable	100% of Fund's UCR; deductible applies	\$125.00 per visit; lifetime maximum applies; prior approval through the fund is required
<b>Mental Health / Substance Abuse Outpatient Social Worker</b>	Not Applicable	100% of Fund's UCR; deductible applies	\$85.00 per visit; lifetime maximum applies; prior approval through the fund is required
<b>Mental Health / Substance Abuse Outpatient Group Therapy</b>	Not Applicable	100% of Fund's UCR; deductible applies	\$55.00 per visit; lifetime maximum applies; prior approval through the fund is required
<b>Mental Health / Substance Abuse Outpatient Family Therapy</b>	Not Applicable	100% of Fund's UCR; deductible applies	\$55.00 per visit; lifetime maximum applies; prior approval through the fund is required
<b>Newborn Hearing IP Physician charges</b>	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Applies to lifetime maximum
<b>Nerve Block Injections</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	up to 4 per Calendar Year; applies to lifetime maximum
<b>Neuropsychological Testing</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	12 units per test per Calendar Year; applies to lifetime maximum

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<b>Occupational Therapy</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; prior approval required
<b>Physical Therapy</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; prior approval required
<b>Podiatry</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum; prior approval through the fund is required for surgery. PT and strapping not covered.
<b>Speech Therapy</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; prior approval required
<b>Visual Therapy</b>	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; prior approval required
<b>Orthotics</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$1,000.00 Calendar Year maximum; applies to lifetime maximum; prior approval required
<b>Orthotripsy</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$4,000.00 Global Calendar year maximum; applies to lifetime maximum; prior approval required
<b>Office visit Specialits</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Office visit MD</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Office Consult / Initial Specialist</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Office Consult / Initial MD</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Office Surgery Physician charges</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Partial Hospitalization Inpatient or Out patient</b>	Not Covered	Not Covered	
<b>Pathology Physician IP</b>	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	Applies to lifetime maximum
<b>Pathology Outpatient</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>PEMG</b>	Not Applicable	100% of the Fund's Negotiated rate; deductible waived	Lifetime maximum waived
<b>Pharmacogenetic</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Private Duty Nursing</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 per Calendar year; Prior approval required; applies to lifetime maximum
<b>Pre-Surgical Testing</b>	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	Lifetime maximum waived. Must be performed with seven days of the surgical procedure.
<b>Prosthetics</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Prior approval required; applies to lifetime maximum
<b>Pulmonary Rehab</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	42 visits per Calendar year; applies to lifetime maximum

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<b>Reconstructive Surgery</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. prior approval through the fund is required.
<b>Routine / Physical</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Lifetime maximum applies
<b>Sclerotherapy</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$2,600 per Calendar year maximum; Applies to lifetime maximum. Prior approval through the fund is required.
<b>Skilled Nursing Facility</b>	100% of the negotiated rate	100% of the Fund's negotiated rate	60 days per Calendar year; lifetime maximum waived
<b>Sleep Study</b>	100% of the negotiated rate; deductible applies; up to a maximum of \$3,000	75% of the Fund's negotiated rate; deductible applies; up to a maximum of \$3,000	\$3,000 per Calendar year; applies to lifetime maximum. Prior approval is required.
<b>Surgical Center</b>	100% of the negotiated rate	Not Covered	Lifetime maximum waived
<b>Swift MD</b>	Not Applicable	100% of the Fund's negotiated rate; deductible applies	Applies to lifetime maximum
<b>Synagis injections</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Ultrasound Pregnancy first three</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
<b>Ultrasound Pregnancy after the three limit</b>	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Prior approval required; lifetime maximum applies
<b>Urgent Care Centers</b>	Not Covered	Not Covered	
<b>Wig</b>	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	lifetime maximum applies