

**Medical Benefits for eligible Pension Members and their eligible dependents who are not Eligible for Medicare effective 1/1/2016.
Note \$50,000.00 lifetime major medical maximum effective 1/1/2013**

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
Adoption	Not Applicable	100% of the Fund's negotiated rate; deductible applies	\$10,000.00 Calendar year maximum; applies to lifetime maximum
Acupuncture	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
Allergy Injections	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Allergy Treatment	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Ambulance True Emergent	100% of the negotiated rate; deductible applies	100%; deductible waived	Lifetime maximum waived
Ambulance Non Emergent	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Ambulatory Surgery	100% of the negotiated rate; deductible applies	Not Covered	Non Participating Free Standing Surgical Centers / Ambulatory Surgical facility charges are not a covered expense
Anesthesia	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Anesthesia Maternity	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	Applies to lifetime maximum
Annual Physical	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Assistant Surgeon	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Birth Center	100% of the negotiated rate; deductible applies	Not Covered	Applies to lifetime maximum
Breast Sonogram	100% of the negotiated rate; deductible applies	75% of Fund's UCR; deductible applies	Applies to lifetime maximum
Cardiac Rehabilitation	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	36 visits per Calendar Year; applies to lifetime maximum
Chemotherapy	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Lifetime maximum waived
Chiro	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
Chiro X-rays	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
Diabetic Supplies	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diabetic Education with Dietician	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Testing Office	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Independent lab / Professional charge	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Testing OP / Hospital Charge	Not Applicable	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Testing OP in Free Standing Facility	100% of negotiated rate; deductible applies	75% of the Funds UCR; deductible applies	Applies to lifetime maximum
Breast Sonogram	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Pulmonary Function Test	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Tilt Table Testing	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Electrophysiological Study	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Video EEG	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Mammogram	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Dialysis Office	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Lifetime maximum waived
Dialysis OP Facility	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Lifetime maximum waived
Dialysis OP Physician	100% of the negotiated rate; deductible applies	75% of the Fund's Negotiated rate; deductible applies	Applies to lifetime maximum
Dietician / Nutritionist	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	6 visits per Calendar Year; applies to lifetime maximum

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DELM Digital Dermoscopy Exam	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	2 visits per Calendar Year; applies to lifetime maximum
DME / Medical Equipment	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Pre-certification by the Fund is required; applies to lifetime maximum
ER Non Emergent Facility	Not Covered	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
ER Emergent Facility	100% of the negotiated rate; deductible waived	100% of the negotiated rate; deductible waived	Lifetime maximum waived
ER Non Emergent Physician	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
ER Emergent Physician	100% of the negotiated rate; deductible applies	100% of the negotiated rate; deductible applies	Applies to lifetime maximum
Gastric Bypass Physician	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies;	\$4000.00 Calendar year maximum combined physician charges; Pre-certification required; Applies to lifetime maximum
Gastric Assistant Surgeon	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$4000.00 Calendar year maximum combined physician charges; Pre-certification required; Applies to lifetime maximum
Genetic Testing -independent lab	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. Genetic Counseling not covered.
Genetic Testing-OP Hospital Halfway House	Not Applicable	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. Genetic Counseling not covered.
	Not Covered	Not Covered	
Hearing Aid Right	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum; applies to lifetime maximum
Hearing Aid Left	Not Applicable	100% of the Fund's UCR; deductible applies	\$2000.00 per Calendar year maximum; applies to lifetime maximum
Home Health Care	100% of the negotiated rate; deductible applies;	100% of the Fund's UCR; deductible applies;	200 visits per Calendar Year; applies to lifetime maximum; Pre-certification is required
Hospice Care IP	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year; applies to lifetime maximum
Hospice Care home	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year; applies to lifetime maximum
Immunizations	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Inpatient Rehabilitation (Physical, Occupational, Speech)	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	
IUD supplies	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Infertility Anesthesia	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
Infertility Facility	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
Infertility Pathology / Lab	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
Infertility Physician	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
Infertility /Rx	Not Applicable	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
Inpatient hospital illness / Room & Board	100% of the negotiated rate	100% of the Fund's negotiated rate	up to 120 days; lifetime maximum waived
Lap Band	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
Lasik Surgery Physician Left eye	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$1,600.00 global allowance; pre-certification required; applies to lifetime maximum
Lasik Surgery Physician Right eye	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$1,600.00 global allowance; pre-certification required; applies to lifetime maximum
Lithotripsy Physician	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Lithotripsy Facility	100% of the negotiated rate	100% of the Fund's Negotiated rate	Lifetime maximum waived

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
Maternity C Section	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$4,000 per delivery	Applies to lifetime maximum
Maternity Midwife	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,200 per delivery	Applies to lifetime maximum
Maternity Regular Delivery	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies; \$3,600 per delivery	Applies to lifetime maximum
Medical Equipment / Rentals and Purchases	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	See DME
Medication Coverage Outside Of The RX Plan	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; pre-certification through the Fund is required. Applies to lifetime maximum
Mental Health / Substance Abuse Inpatient	Not Applicable	100% of the Fund's negotiated rate; deductible applies	Up to 120 days per Calendar year; applies to lifetime maximum; pre-certification through the fund is required.
Mental Health / Substance Abuse Outpatient MD	Not Applicable	100% of Fund's UCR; deductible applies	\$125.00 per visit; lifetime maximum applies; pre-certification through the fund is required
Mental Health / Substance Abuse Outpatient Social Worker	Not Applicable	100% of Fund's UCR; deductible applies	\$85.00 per visit; lifetime maximum applies; pre-certification through the fund is required
Mental Health / Substance Abuse Outpatient Group Therapy	Not Applicable	100% of Fund's UCR; deductible applies	\$55.00 per visit; lifetime maximum applies; pre-certification through the fund is required
Mental Health / Substance Abuse Outpatient Family Therapy	Not Applicable	100% of Fund's UCR; deductible applies	\$55.00 per visit; lifetime maximum applies; pre-certification through the fund is required
Newborn Hearing IP Physician charges	100% of the negotiated rate; deductible applies	100% of the Fund's Negotiated rate; deductible applies	Applies to lifetime maximum
Nerve Block Injections	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
Neuropsychological Testing	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
Occupational Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; pre-certification required
Physical Therapy	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
Podiatry	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum; pre-certification through the fund is required for surgery. PT and strapping not covered.
Speech Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; pre-certification required
Visual Therapy	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	30 visits per Calendar Year; applies to lifetime maximum; pre-certification required
Orthotics	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; pre-certification required
Orthotripsy	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; pre-certification required
Office visit Specialits	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Office visit MD	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Office Consult / Initial Specialist	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Office Consult / Initial MD	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Office Surgery Physician charges	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Partial Hospitalization Inpatient or Out patient	Not Covered	Not Covered	
Pathology Physician IP	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	Applies to lifetime maximum
Pathology Outpatient	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
PEMG	Not Applicable	100% of the Fund's Negotiated rate; deductible waived	Lifetime maximum waived
Pharmacogenetic	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Private Duty Nursing	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 per Calendar year; pre-certification required; applies to lifetime maximum

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Pre-Surgical Testing	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.
Prosthetics	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Pre-certification required; applies to lifetime maximum
Pulmonary Rehab	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	42 visits per Calendar year; applies to lifetime maximum
Reconstructive Surgery	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. Pre-certification through the fund is required.
Routine / Physical	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Lifetime maximum applies
Sclerotherapy	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. Pre-certification through the fund is required.
Skilled Nursing Facility	100% of the negotiated rate	100% of the Fund's negotiated rate	60 days per Calendar year; lifetime maximum waived
Sleep Study	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. Pre-certification is required.
Surgical Center	100% of the negotiated rate	Not Covered	Lifetime maximum waived
Swift MD	Not Applicable	100% of the Fund's negotiated rate; deductible applies	Applies to lifetime maximum
Synagis injections	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Ultrasound Pregnancy first three	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Ultrasound Pregnancy after the three limit	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Pre-certification required; lifetime maximum applies
Urgent Care Centers	Not Covered	Not Covered	
Wig	100% of the negotiated rate; deductible applies	100% of the Fund's negotiated rate; deductible applies	lifetime maximum applies