

| <b>Medical Benefits for eligible Pension Members &amp; their eligible dependents who are Eligible for Medicare effective 1/1/2016</b> |                             |  |
|---|-----------------------------|--|
| <b>Services You May Need</b>  | <b>The Fund Allows</b>      | <b>Limitations</b>   |
| <b>Acupuncture</b>  | Up to \$4.00 per visit      | For eligible members only; 16 visits per calendar year; 1 visit per day  |
| <b>Ambulance</b>  | Up to \$250                 | Per 90-day benefit period of non-facility related benefits   |
| <b>Anesthesia</b>   | Up to \$250                 | Per 90-day benefit period; services performed by a CRNA is not a covered expense   |
| <b>Annual Physical</b>  | 100% through PEMG           | See PEMG   |
| <b>Assistant Surgeon</b>  | Not Covered                 |  |
| <b>Chemotherapy</b>   | Up to \$12.00 per treatment | Up to a maximum of \$240 per 90 day benefit period   |
| <b>Chiropractic</b>   | Up to \$4.00 per visit      | For eligible members only; 24 visits per calendar year; 1 visit per day  |
| <b>Chiro X-rays</b>   | Up to \$75.00               | 4 X-rays per calendar year. The Fund will pay at 20% of the Medicare-approved charge up to \$75 per calendar year overall maximum  |
| <b>Deductible Medicare Part A</b>   |                             | The Fund covers the Medicare Part A deductible for covered inpatient (hospitalization) services every 60 days for each diagnosis   |
| <b>Deductible Medicare Part B</b>   |                             | The Fund will reimburse up to the Medicare Part B amount for; Emergency room treatment in a hospital, Ambulatory surgery performed in a hospital, Diagnostic testing performed in or out of a hospital, Physician Visits in or out of a hospital, Surgery in or out of a hospital, Anesthesia benefits performed in or out of a hospital |
| <b>Diabetic Supplies</b>  | Not Covered                 |  |
| <b>Diabetic Education</b>   | Not Covered                 |  |
| <b>Diagnostic Testing Office, Independent Lab, Physicians and Facilities</b>  | Up to \$75.00               | The Fund will pay at 20% of the Medicare-approved charge up to \$75 per calendar year overall maximum  |
| <b>Dialysis Treatment</b>   | Not Covered                 |  |
| <b>Dietician / Nutritionist</b>   | Up to \$4.00 per visit      | For eligible members only; 4 visits per calendar year for services performed by a licensed dietician   |
| <b>DME / Medical Equipment</b>  | Not Covered                 |  |
| <b>ER Facility</b>  | Up to \$10.00 per visit     |  |
| <b>Electroshock Benefits</b>  | Up to \$15 per treatment    | \$150 per calendar year maximum  |
| <b>Gastric Bypass or Bariatric Benefits</b>   | Up to \$300                 | Up to a maximum of \$300 in a 90-day benefit period; pre-certification through the fund is required  |
| <b>Hearing Aid</b>  | Not Covered                 |  |
| <b>Home Health Care</b>   | Not Covered                 |  |
| <b>Hospice Care</b>   | Not Covered                 |  |
| <b>House Call</b>   | Up to \$5.00 per visit      |  |
| <b>Infertility</b>  | Not Covered                 |  |
| <b>Inpatient Hospitalization</b>  |                             |  |
| <b>Day 1-60</b>   | Medicare Part A deductible  |  |
| <b>Day 61-90</b>  | Medicare's co-insurance     |  |
| <b>Day 91-150</b>   | Medicare's co-insurance     | When using the 60 lifetime reserve days, the co-insurance amount   |
| <b>Day 151 and after</b>  | Not Covered                 | Not Covered  |
| <b>Lasik Surgery Physician</b>  | Up to \$300                 | Up to a maximum of \$300 in a 90-day benefit period; pre-certification through the Fund is required  |
| <b>Lithotripsy</b>  | Up to \$300                 | Up to a maximum of \$300 in a 90-day benefit period  |
| <b>Maternity</b>  | Not Covered                 |  |

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|--|-----------------------------|---|
| <b>Medical Equipment /<br/>Rentals and Purchases</b>                         | Not Covered                 |   |
| <b>Mental Health /<br/>Substance Abuse<br/>Inpatient<br/>Hospitalization</b> | Not Covered                 |   |
| <b>Mental Health Physician<br/>charges</b>                                   | Up to \$4.00 per visit      | For eligible members only; pre-certification through the Fund is required;  |
| <b>Orthotics</b>   | Not Covered                 |   |
| <b>Orthotripsy</b>   | Up to \$300                 | Up to a maximum of \$300 in a 90-day benefit period   |
| <b>PEMG</b>  | 100%                        | Annual Physical and hearing exam  |
| <b>Physical Therapy,<br/>Speech Therapy,<br/>Occupational Therapy</b>        | Not Covered                 |   |
| <b>Physician Benefits</b>  |                             |   |
| <b>Inpatient Visits</b>  | Up to \$4.00 per visit      | Up to \$250 of non -facility related inpatient benefits per illness every 90 days   |
| <b>Office Visits</b>   | Up to \$4.00 per visit      | Up to \$500 per illness every 90 days; combined with Home visits  |
| <b>Home Visits</b>   | Up to \$5.00 per visit      | Up to \$500 per illness every 90 days; combined with office visits  |
| <b>Podiatry Office Visit</b>   | Up to \$4.00 per visit      | For eligible member only; up to \$500 per illness every 90 days; combined with Office visits and Home visits  |
| <b>Prosthetics</b>   | Not Covered                 |   |
| <b>Radiation Therapy</b>   | Up to \$12.00 per treatment | Up to a maximum of \$240 per 90-day benefit period  |
| <b>Respiratory Therapy,<br/>Cardiac Therapy,<br/>Cognitive Therapy</b>       | Up to \$4.00 per visit      | For eligible members only; up to \$500 per 90-day benefit period  |
| <b>Skilled Nursing Facility</b>  |                             |   |
| <b>Day 1-20</b>  | Not Applicable              |   |
| <b>Day 21-100</b>  | Medicare's co-insurance     |   |
| <b>Surgical Benefits</b>   | Up to \$300                 | Up to \$300 per 90-day benefit period per diagnosis for all surgery, including organ transplants and reconstructive procedures; cosmetic services are not covered |
| <b>Urgent Care Centers</b>   | Not Covered                 |   |
| <b>Wig</b>   | Not Covered                 |   |