



Employee Benefits Enrollment Guide

EMPLOYBRIDGE™

TransChoice® Plus

Group Limited Benefit Hospital Indemnity Insurance Policy*

	Plan 1	Plan 2
Daily In-Hospital Indemnity Benefit Per day over 23 hours (max of 30 days per confinement)	\$100	\$400
Surgical and Anesthesia Indemnity Benefit Pays benefit shown in Surgical Schedule up to max amount; Pays additional 20% for Anesthesia	\$2,000 Schedule	\$4,000 Schedule
Outpatient Physician Office Visit Indemnity Benefit Per visit up to max visits per calendar year per covered person	\$60 6 visit max	\$70 6 visit max
Outpatient Diagnostic X-Ray and Laboratory Indemnity Benefit Up to max days of testing per calendar year, per covered person	\$50 \$200 max	\$75 \$600 max
Off-the-Job Accidental Injury Benefit Pays benefit per covered accident (5 covered accidents per calendar year)	\$100	\$200
Wellness Indemnity Benefit 1 visit per calendar year per insured over 2 years of age; 4 visits per year for children 0-12 months and 2 visits per year for children 12-24 months	\$50	\$50
In-Hospital Surgical Additional Indemnity Benefit One confinement per year	\$1,000	\$1,000
Prescription Drug Indemnity Benefit Per prescription for up to 12 prescriptions per calendar year per covered person	\$20	\$25

Non-Insurance Benefits Included

Employee Discount Card - Offered by New Benefits, LTD
Provides access to a discount Vision plan, Nurses Hotline, Counseling Services, and discounts on Hearing Aids

PPO Network - Offered by WebTPA
You and your covered dependents will receive contracted discounts from the normal fees charged by network physicians, hospitals, and outpatient x-ray and laboratory providers

Weekly Premiums†	Plan 1	Plan 2
Employee	\$15.67	\$24.59
Employee + Spouse	\$26.31	\$43.22
Employee + Child(ren)	\$26.47	\$42.40
Family	\$37.19	\$61.18



† Rates shown include insurance premiums and administrative fees for continuation, enrollment and materials. * Group Limited Benefit Hospital Indemnity Insurance Policy underwritten by **Transamerica Life Insurance Company**. Home Office: Cedar Rapids, IA. Policy Form Series CPCH02FL and CCH02FL. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details. Administration provided by WebTPA, Home Office: Grapevine, TX.

Daily In-Hospital Indemnity Benefit

When a covered person is confined in a hospital as a result of an accident or sickness, this benefit pays the benefit amount for each day over 23 hours the insured is confined in a hospital, up to a maximum of 30 days per confinement.

Surgical and Anesthesia Indemnity Benefit

When a covered person undergoes a surgical procedure listed in the Schedule of Surgical Indemnity Benefits in the certificate as a result of an accident or sickness, the policy pays the benefit amount shown in the Schedule based on the plan level selected by the group. The anesthesia benefit is 20% of the surgical benefit amount. If two or more procedures are performed through the same incision or operative field, the benefit paid will be for only the procedure that has the larger benefit. If more than one procedure is performed, but each through a separate incision or in a separate operative field, the amount payable will be the specified amount for the primary procedure plus 50% of the amount payable for all other surgical procedures performed.

Outpatient Physician Office Visit Indemnity Benefit

This benefit pays the amount shown per physician's office visit as a result of a sickness or accident. Benefits are payable for a maximum number of visits per calendar year per person.

Outpatient Diagnostic X-Ray and Laboratory Indemnity Benefit

This benefit pays the amount shown per testing day for tests performed for the purpose of diagnosis of a covered sickness or accident as indicated by symptoms that would suggest an injury or sickness had occurred. The benefit is limited to a number of days of testing per calendar year per covered person and is not payable while the insured is confined in a hospital (i.e. it applies to outpatient services only).

In-Hospital and Inpatient Surgical Additional Indemnity Benefit

This benefit pays an additional benefit per covered person per calendar year when he/she receives treatment or surgery while confined to a hospital as an inpatient as a result of a covered accident or sickness. The maximum benefit per covered person per calendar year is one confinement.

Wellness Indemnity Benefit

This benefit will pay the selected amount for each covered person who undergoes the following: physical examinations, mammograms, pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests, blood screenings. The benefit is payable only once each calendar year for each covered person. Services must be under the supervision or recommended by a physician, and a charge must be incurred. Well baby visits are covered under this benefit, 4 visits per year for children 0-12 months and 2 visits per year for children 12-24 months.

Off-the-Job Accidental Injury Benefit

This benefit pays the selected amount for each covered accident (maximum of 5 covered accidents per covered person per calendar year), for x-rays used to diagnose an accidental injury and for treatment of a covered accident by a physician in the physician's office, clinic, urgent care facility, or hospital emergency room. Treatment must be received within 72 hours of the accident for benefits to be payable.

Prescription Drug Indemnity Benefit

Your prescription drug indemnity benefit amount will be paid for each prescription you fill, subject to the limitations stated in your certificate. When the discounted cost of your prescription is greater than your indemnity benefit, you will pay the difference at the pharmacy. When the discounted cost of your prescription is less than your indemnity benefit, Transamerica will pay the excess benefit directly to you.

Your ID card is also a debit card. In addition to negotiating deeper discounts on prescriptions with Walmart, Transamerica has also set up a way to be able to quickly pay any excess amounts owed to you when you use a Walmart pharmacy. Whenever you fill a prescription using your TransChoice Plus ID/Debit card at a Walmart, Neighborhood Market or Sam's Club pharmacy, any excess amount owed to you will be credited to your Debit card within minutes of picking up your prescription and can be spent anywhere MasterCard® is accepted, including Walmart. If you go to any other pharmacy, Transamerica will mail you a check for any excess benefit owed.

Add Additional Hospital Indemnity Insurance
\$100 of Daily In-Hospital Indemnity Benefit and
\$1,000 In-Hospital and Inpatient Surgical Additional Indemnity Benefit

<i>Weekly Premiums†</i>	<i>HI</i>
Employee	\$4.15
Employee + Spouse	\$7.33
Employee + Child(ren)	\$6.26
Family	\$9.47



Employee Discount Card

This discount card is provided by New Benefits, LTD. It offers employees access to a discount Vision Plan, a Nurses Hotline, Counseling Services and benefits for Hearing Aids. **This is not an insurance plan.** The discount Vision Plan through the Coast to Coast network allows the employee to receive discounts of 20% to 60% on eyeglasses, non-prescription sunglasses, contact lenses (including disposables) and frames from over 10,000 independent retail optical locations nationwide. Providers include independent practitioners, regional chains, department store opticals, and the largest chains in the U.S. Some of these providers are LensCrafters, Pearle Vision, Sears Optical and JC Penney Optical (among others).*

The Nurses Hotline allows access to experienced registered nurses 24 hours a day, 7 days a week, 365 days a year. These hotline nurses are an immediate, reliable and caring source of health information, education and support. Services provided by this plan include:

- ▶ General information on all types of health concerns
- ▶ Information based on physician-approved guidelines
- ▶ Answers about medication usage and interaction
- ▶ Information on non-medical support groups
- ▶ Translation services for non-English speaking callers
- ▶ Full time medical director on staff

The Counseling Services benefit allows the employee to speak with a counselor 24 hours a day, 7 days a week regarding any personal problems they may be facing. In addition, if the employee is referred to one of the 27,000 counseling providers nationwide, they will receive discounts of 25% to 30% off the normal billing charges from those providers.*

The Hearing Aid benefit provides savings of up to 15% off the retail cost on over 70 models of hearing aids, and a free hearing test when utilizing one of the 1,200 participating Beltone® locations nationwide. Or, the employees can realize savings of up to 50% off suggested retail price on over 90 models of hearing aids in over 1,000 locations nationwide.*

Information on how to access the benefits of the Employee Discount card will be included in the fulfillment package that each insured employee receives from WebTPA.

Prescription Drug Discount Card

Included in your TransChoice Plus coverage is a prescription drug indemnity benefit. This prescription program provides you with discounts at over 60,000 pharmacies. In addition, Walmart has agreed to give even deeper discounts to TransChoice Plus participants to help stretch your health care dollars even further. Walmart revolutionized the prescription market by creating its \$4 Prescription Program that includes more than 300 types and strengths of medications, many of which are available in a 90-day supply for \$10 with free shipping.

PPO Network Benefit - offered by WebTPA

Access to over 525,000 healthcare professionals, 3,800 hospitals and more than 66,000 ancillary care facilities in every state contract directly to participate in the Multiplan Network. This means that no matter where you live, work, and seek healthcare, you have access to the largest independent primary PPO in the nation.

The PPO discounts continue to apply to the member's medical bills even after the TransChoice Plus benefits have been exhausted. Information on accessing either of these networks will be included in the fulfillment package that each insured employee receives from WebTPA.



Add Additional Group Term Life Insurance

\$20,000 for Employee

\$10,000 for Spouse, \$2,500 for dependents

<i>Weekly Premiums[†]</i>	<i>Life</i>
Employee	\$2.12
Employee + Spouse	\$3.12
Employee + Child(ren)	\$2.32
Family	\$3.31

Group Term Life Insurance Policy with AD&D Rider

This policy pays the benefit amount shown on the benefit page upon the death of the insured, subject to any limitations/exclusions. All eligible children in each family will be covered for the same life insurance amount. The AD&D coverage amount is available to employee and spouse only and will match the amount of group term life insurance. Under the AD&D Rider, when a covered accident results in any of the following losses, benefits are paid for the following specified percentages of the coverage amount subject to any limitations and exclusions. Refer to your Policy and Rider for complete details.

Group Term Life with AD&D Exclusions

We will not pay any benefits if the loss, directly or indirectly, results from any of the following, even if the means or cause of the loss is accidental:

- suicide or intentionally self-inflicted injury, while sane or insane;
- commission of or attempt to commit an assault or felony;
- sickness or mental illness, disease of any kind, or medical or surgical treatment for any sickness, illness or disease;
- injuries received while under the influence of alcohol, a controlled substance or other drugs as defined by the laws of the State where the accident occurs, except as prescribed by a doctor;
- any poison or gas voluntarily taken, administered, absorbed, or inhaled (except in the course of employment);
- flight in any kind of aircraft, except as a fare paying passenger on a regularly scheduled commercial aircraft;
- any bacterial or viral infection;
- declared or undeclared war, or any act of war; and
- taking part in an insurrection.

This is a brief summary of Group Term Life Insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa 52499. Policy form series CP100200 and CC100400; Rider form series CR101100. Forms and form numbers may vary. Coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Loss	Percentage Paid
Loss of life or loss of two or more members (hand, foot, sight of an eye)	100%
Quadriplegia (total and permanent paralysis of both upper and lower limbs)	100%
Loss of speech AND hearing in both ears	100%
Paraplegia (loss or paralysis of both lower limbs)	75%
Loss of one member, or loss of speech, or loss of hearing in both ears	50%
Hemiplegia (total and permanent paralysis of the upper and lower limbs of one side of the body)	50%
Loss of hearing of one ear, or loss of thumb and index finger of same hand	25%

AD&D coverage is not available to dependent children. Only one such amount will be paid as a result of a single covered accident This Rider stops on the employee's/ member's 70th birthday.

Age Reduction

Death benefits automatically reduce to the following percentages, or flat amount, on the Group Master policy Anniversary Date that follows the applicable birthday, as follows:

Schedule	Birthday
65% of pre-age 65 death benefit	65th
50% of pre-age 65 death benefit	70th
25% of pre-age 65 death benefit	75th
The lesser of \$5,000 or 25% of pre-age 65 death benefit	80th



Add Optional Short Term Disability Income \$600 per Month Maximum Benefit

26 Week Maximum Disability Period, 14 Day Accident and Sickness Elimination Period
Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA

Weekly Premiums	STD
Employee	\$3.71

TransDI® Plus Short-Term Disability Income Insurance Policy: Form Series CPDI0100 and CCDI0100

Subject to the employer's election, non-occupational disability benefits may be provided. The elimination period, elected by the employer, will be 14 days for both accident and sickness. The maximum benefit period will be six months. The monthly benefit amount will be \$600 (not to exceed 60% of monthly salary). Periods of disability of less than one month will be paid 1/30 of the monthly benefit for each day of total disability. The policy will also provide benefits for recurring disabilities, pregnancies and during periods of part-time work.

Limitations - Short Term Disability Income Policy

The sum of the disability benefits paid to the insured employee and the payments the insured and his/her dependents are entitled to receive from the sources described below, may not exceed 60% of the employee's salary:

- (a) Group insurance coverage or like coverage for persons in a group
- (b) Federal Social Security Act (this includes benefits paid to the insured employee and his/her dependents on account of the insured's disability);
- (c) State or Federal government disability or retirement plan or increases thereof which begin on or after the date of total disability;
- (d) pension plan to which the policyholder or the insured's employer contributes or makes payroll deductions;
- (e) salary or wage continuance plans such as sick leave paid for by the policyholder or the insured's employer which extend beyond the period stated in the schedule; and
- (f) Federal Old Age Benefits, or increases which begin on or after the date of total disability, under the Federal Social Security Act on the insured employee's behalf.

With respect to items (b) and (f) only, unless we receive proof that payments under these applicable programs or acts have been applied for but will not be paid, we:

- (a) will assume such payments are being received if the insured is covered under the Federal Social Security Act; and
- (b) may require reapplication (but no more frequently than annually) once a Social Security denial has been received and all appeals have been pursued.

Failure to reapply for benefits when required by us will result in our estimation of payment under those acts. Benefits will not be reduced due to a cost of living increase in Social Security if the increase takes place while benefits are payable under the policy.

With respect to any and all of the above sources, if we pay a lump sum payment for a period previously paid by us, any resulting overpayment must be repaid on a lump sum basis. If the insured has the option of taking retirement benefits on a monthly basis but chooses to receive retirement benefits on a lump sum basis, we may assume he/she is receiving retirement benefits based upon the lowest monthly retirement plan available to the insured prior to lump sum withdrawal.

Exclusions - Short Term Disability Income Policy

The policy does not cover any loss, fatal or non-fatal, which results from:

- In the event of suicide, the Company's liability may be limited to only the return of premiums paid.
In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.;
- an act of war, declared or undeclared;
- committing a felony;
- accident sustained or sickness contracted while in the service of the armed forces of any country;
- acting as a pilot or crew member or for performing any duty of the insured's occupation connected with such flight; or
- accident or sickness arising out of and in the course of any occupation for wage or profit.

Pre-Existing Conditions - Short Term Disability Income Policy

There will be no disability benefit payable for a pre-existing condition until the insured has:

- gone treatment-free;
- incurred no expense;
- taken no medication; or
- received no diagnosis or advice from a physician for 12 consecutive months for such condition; or
- the insured has been continuously covered under the policy for one year.



No benefits will be payable as the result of:

- In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage;
- any intentionally self-inflicted injury or sickness;
- rest care or rehabilitative care and treatment;
- immunization shots and routine examinations such as physical examinations, mammograms, pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests and blood screenings unless the Wellness Benefit is included;
- routine newborn care, including routine nursery charges;
- the treatment of mental illness; functional or organic nervous disorder, regardless of cause; alcohol abuse; and drug use, unless such drugs were taken on the advice of a physician and taken as prescribed. In such circumstances and with respect to payment of the Daily In-Hospital Indemnity Benefit, benefits will be limited to no more than 10 days in any calendar year;
- participation in a riot, civil commotion, civil disobedience, or unlawful assembly;
- committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation;
- participation in an organized contest of speed, parachuting, parasailing, bungee jumping, or hang gliding;
- air travel, except as a fare-paying passenger on a commercial airline on a regularly scheduled route, or as a passenger for transportation only and not as a pilot or crew member;
- any accident caused by the participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred);
- any procedure or treatment to change physical characteristics to those of the opposite sex and other treatment related to sex change;
- the reversal of tubal ligation and vasectomies;
- artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications, or physician's services, unless required by law;
- any loss incurred while on active duty status in the armed forces (if the insured notifies Transamerica of such active duty, Transamerica will refund any premiums paid for any period for which no coverage is provided as a result of this exception);
- accidents or sicknesses arising out of and in the course of any occupation for compensation, wage, or profit for which expenses which are paid under Occupational Disease Law or similar law, whether or not application for such benefits has been made;
- pre-existing conditions during the first 12 months after the effective date (only applies to the TransDI Plus Short-Term Disability Income Policy);
- air or ground ambulance transportation;
- routine eye examinations or fitting of eye glasses;
- hearing aids or fitting of hearing aids;
- dental examinations or dental care other than expenses resulting from an accident;
- care or treatment of an accident or sickness not specifically provided for in the plan;
- any surgical procedure not specifically listed in the Schedule of Surgical Indemnity Benefits;
- with respect to the Off-the-Job Accidental Injury Benefit only, charges that the covered person is not legally required to pay, or charges which would not have been made if this coverage had not existed; or
- treatment of an accident or sickness made necessary by or arising from war, declared or undeclared, or any act of war.

Termination of Insurance

Your insurance will cease on the earliest of:

1. The last day of the payroll deduction period during which You cease to be eligible for coverage;
2. The end of the last period for which premium payment has been made to Us;
3. The date the Policy terminates; or
4. The last day of the payroll deduction period during which You terminate employment.

The insurance on a Dependent will cease on the earliest of:

1. The date Your coverage terminates;
2. The end of the last period for which premium payment has been made to Us;
3. The date the Dependent no longer meets the definition of Dependent; or
4. The date the Policy is modified so as to exclude Dependent coverage.

We will have the right to terminate the coverage of any Covered Person who submits a fraudulent claim under the Policy. We may end the Policy on any premium due date. We must provide a 45-day advance written notice to Your last known address of any such termination. If we fail to provide the 45-day notice, Your coverage will remain in force with the existing rates until after the 45-day notice is given or replacement coverage is obtained whichever occurs first.

Extension of Benefits

If a Covered Person is Disabled on the date his or her coverage is to terminate, such termination will be without prejudice to:

1. Any Hospital Confinement which began while coverage was in force, with respect to Daily In-Hospital Indemnity Benefits; or,
2. Any covered treatment or service for which benefits would be provided and which began while coverage was in force.

However, the Covered Person must continue to be Hospital Confined or Disabled.

If benefits are extended under this provision, such Extension of Benefits will continue until the earlier of:

1. 30 days from the date that coverage was to have terminated; or
2. The date on which the Covered Person is no longer Disabled.

This brochure does not include every benefit, limitation, adjustment, or exclusion provision of the actual contracts. The Group Master Policy for each product determines the complete terms of the group benefits described in this brochure. You will receive a certificate with complete description of the plan(s) should you elect to enroll. If any language in this brochure conflicts with any of the provisions of either the Group Master Policy or the certificate, then the terms of that Group Master Policy or certificate will control.

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.



Choose any dentist! Routine, preventative services are available from the first day of coverage. Access to responsive, professional customer care personnel for assistance with claims questions. Use the extensive network of highly qualified providers to enjoy significant savings on out of pocket costs associated with dental services. Automated claims processing results in an average turnaround time of less than four days!

Deductible Limitations

- Deductible does not apply to Type 1 Services
- \$50 Per Person each Calendar Year on Type 2 and 3 Services.

Your Dental Plan:

- Type 1 - Diagnostic and Preventative Services - Pays 80%
- Type 2 - Basic Restorative Services - Pays 50%
- Type 3 - Major Restorative Services - Pays 50%

Annual Individual Benefit Maximum

- \$1,000 Per Person Per Calendar Year

Waiting Periods

- Employees may enroll in the dental plan after they have satisfied the group's probation period. However, there are waiting periods for certain services. The probation period is the amount of time employees must be employed before becoming eligible to enroll.
- Type 3 Services will not be covered until after a person is enrolled in the dental plan for 12 consecutive months.

Type 1 - Diagnostic and Preventative Services - Pays 80%

- Routine periodic examinations not more than once in any six consecutive month period, inclusive of an initial oral examination.
- Prophylaxis (cleaning) not more than once in any six consecutive month period.
- Topical application of fluoride once in any 12 consecutive month period for dependent children 15 years of age and under.
- Bitewings one set in any 12 consecutive month period.
- Sealants once per tooth on permanent maxillary and mandibular first and second molars with no caries (decay) on the occlusal surface, for dependent children 14 years of age or under.
- Space maintainers for prematurely lost teeth of eligible dependent children 13 years of age and under.

Type 2 - Basic Restorative Services - Pays 50%

- Minor emergency treatment for the relief of pain as needed by the Participant.
- Amalgam (silver) and composite/resin (white) fillings (composites are not a covered benefit on molars).
- Periapical X-rays four in any 12 consecutive month period.
- Full-mouth X-rays once in any five year period.
- Simple Extractions

Type 3 - Major Restorative Services - Pays 50%

- Endodontics includes pulpal therapy and root canal filling.
- Oral Surgery, including pre- and post-operative care and surgical and simple extractions, except TMJ surgery.
- Surgical Periodontics includes surgical procedures for the disease of the gums and bone supporting the teeth.
- Non-Surgical Periodontics includes surgical procedures for the disease of the gums and bone supporting the teeth.
- Periodontal Maintenance once in any six-month consecutive benefit period following active periodontal treatment.
- Stainless Steel Crowns used as a restoration to natural teeth for dependent children 15 years of age and under when the teeth cannot be restored with a filling material.
- Crowns, Inlays, Onlays, and Veneers are benefits for the treatment of visible decay and fractures of tooth structure when teeth are so badly damaged they cannot be restored with amalgam or composite restorations.
- Complete or Partial Denture Reline chair side or laboratory procedure to improve the fit of the appliance to the tissue (gums).
- Complete or Partial Denture Rebase laboratory replacement of the acrylic base of the appliance.
- Repairs to Complete and Partial Dentures
- Prosthodontics procedures for construction of fixed bridges, partial or complete dentures.
- Implants are payable as a less expensive alternative benefit to prosthodontics and only to replace a tooth or teeth that were extracted while covered under the Policy.

Weekly Premiums†	Dental
Employee	\$4.85
Employee + Spouse	\$9.44
Employee + Child(ren)	\$10.25
Family	\$15.84



Covered Dental Expenses do not include, and no benefits are provided, for the following:

1. Services which are not included in the List of Covered Dental Services; which are not necessary; or for which a charge would not have been made in the absence of insurance.
2. Any Service which may not reasonably be expected to successfully correct the Insured Person's dental condition for a period of at least 3 years, as determined by Us.
3. Any Service provided primarily for cosmetic purposes. Facings on crowns or bridge units on molar teeth and composite resin restorations on molar teeth will always be considered cosmetic.
4. Implants; charges for the insertion of implants or related appliances; or the surgical removal of implants (unless the Policy includes the Implant Benefits Rider).
5. Athletic mouth guards; myofunctional therapy; infection control; precision or semi-precision attachments; denture duplication; oral hygiene instruction; separate charges for acid etch; broken appointments; treatment of jaw fractures; orthognathic surgery; completion of claim forms; exams required by a third party other than Transamerica Life Insurance Company; personal supplies (e.g., water pik, toothbrush, floss holder, etc.); or replacement of lost or stolen appliances.
6. Charges for travel time; transportation costs; or professional advice given on the phone.
7. Orthodontic treatment (unless the Policy includes the Orthodontic Benefits Rider).
8. Services that are a covered expense under any other plan that is provided by the Policyholder and under which You are eligible for coverage.
9. Services performed by a Dentist who is member of the Insured Person's family. Insured Person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents.
10. Any charges, including ancillary charges, made by a hospital, ambulatory surgical center or similar facility.
11. Any Service required directly or indirectly to diagnose or treat a muscular, neural, or skeletal disorder, dysfunction, or disease of the temporomandibular joints or their associated structures (unless the Policy includes the TMJ Benefits Rider).
12. Any charge for a Service performed outside of the United States other than for Emergency Treatment. Benefits for Emergency Treatment performed outside of the United States are limited to a maximum of \$100 per year per Insured Person.
13. Any charge for a Service required as a result of disease or injury that is due to war or an act of war (whether declared or undeclared); taking part in an insurrection or riot; the commission or attempted commission of a crime; an intentionally self-inflicted injury or attempted suicide while sane or insane.
14. Any charge for a Service for which benefits are available under Worker's Compensation or an Occupational Disease Act or Law, even if the Insured Person did not purchase the coverage that is available.
15. Any Service for which the Insured Person is not required to pay, unless the payment of benefits is mandated by law and then only to the extent required by law.
16. Benefits to correct congenital or developmental malformations.
17. Charges for services when a claim is received for payment more than 12 months after services are rendered.
18. Charges for complete occlusal guards, enamel microabrasion, odontoplasty, and bleaching.
19. For specialized techniques that entail procedure and process over and above that which is normally adequate, any additional fee is the Participant's responsibility.
20. Behavior management.



21. Charges for general anesthesia/intravenous sedation are not covered, except when administered in conjunction with covered oral surgery and unusual medical circumstances require the use of general anesthesia as determined by Our Administrator's dental consultants.
22. Charges for desensitizing medicines, home care medicines, premedications, stress breakers, coping, office visits before or after regularly scheduled hours, case presentations, and hospital-related services.
23. Charges for treatment by other than a Dentist except that a licensed hygienist may perform services in accordance with applicable law. Services must be under the supervision and guidance of the Dentist in accordance with generally accepted dental standards.
24. Benefits for services or appliances Started prior to the date the Person became eligible under this plan, including, but not limited to, restorations, prosthodontics, and orthodontics.
25. Services for increasing the vertical dimension or for restoring tooth structure lost by attrition, for rebuilding or maintaining occlusal services, or for stabilizing the teeth.
26. Experimental and/or investigational services, supplies, care and treatment which do not constitute accepted medical practice within the range of appropriate medical practice under the standards of the case and under the standards of a qualified, responsible, relevant segment of the medical and dental community or government oversight agencies at the time services were rendered. Drugs are considered experimental if they are not commercially available for purchase or are not approved by the Food and Drug Administration for general use.
27. Services for the replacement of a Missing Tooth.

	In Network	Out of Network
Exam with Dilation as Necessary	\$10 Co-pay	\$30
Retinal Imaging Benefit	Up to \$39	N/A
Exam Options:		
Standard Contact Lens Fit & Follow-Up:	Up to \$55	N/A
Premium Contact Lens Fit & Follow-Up:**	10% off Retail	
Frames:	\$0 co-pay, \$120 Allowance	\$60
Any available frame at provider location	20% off balance over \$120	
Standard Lenses		
- Single Vision	\$25 co-pay	\$25
- Bifocal	\$25 co-pay	\$40
- Trifocal	\$25 co-pay	\$60
- Lenticular	\$25 co-pay	\$60
- Standard Progressive Lens**	\$90	\$40
- Premium Progressive Lens**	Varies by tier, see price schedule	\$40
Lens Options:		
- UV Treatment	\$15	N/A
- Tint (Solid and Gradient)	\$15	N/A
- Standard Plastic Scratch Coating	\$0 co-pay	\$8
- Standard Polycarbonate (Adult)	\$40	N/A
- Standard Polycarbonate (Kids under 19)	\$40	N/A
- Standard Anti-Reflective Coating	\$45	N/A
- Polarized	20% off Retail Price	N/A
- Other Add-Ons	20% off Retail Price	N/A
Contact Lenses (allowance includes materials only)		
- Conventional	\$0 co-pay; \$135 Allowance, 15% off balance over \$135	\$108
- Disposable	\$0 co-pay; \$135 Allowance, plus balance over \$135	\$108
- Medically Necessary	\$0 co-pay, Paid-in-Full	\$200
Frequency		
- Examination	Once per 12 months	
- Lenses or contact lenses	Once per 12 months	
- Frame	Once per 24 months	

** Standard/Premium Progressive lenses not covered - fund as a Bifocal Lens

Additional Discounts:

Member will receive a 20% discount on items not covered by the plan at network Providers, which may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services, or contact lenses. Retail prices may vary by location. Discounts do not apply for benefits provided by other group benefit plans. Allowances are one-time use benefits; no remaining balance. Lost or broken materials are not covered. Members also receive 15% of promotional price for Lasik or PRK from the US Laser Network, owned and operated by LCA Vision. Since Lasik or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location.

Limitations & Exclusions:

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing
- Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount)
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Services or materials provided by any other group benefit providing for vision care
- Services provided as a result of any Worker's Compensation law
- Two pair of glasses in lieu of bifocals
- Non-prescription sunglasses
- Any vision examination or any corrective eyewear, required by a Policyholder as a condition of employment, and safety eyewear.
- Some provisions, benefits, exclusions or limitations listed herein may vary by state.

Weekly Premiums†	Vision
Employee	\$1.65
Employee + Spouse	\$2.94
Employee + Child(ren)	\$3.08
Family	\$4.42



How Can You Participate?

All employees are eligible to enroll after a 90 day waiting period. Eligible dependents include spouses and unmarried children or stepchildren, under age 19. Full-time students at an accredited school and under the age of 24 are also eligible to participate.

How Are Premium Payments Made?

Premiums will be taken through weekly payroll deduction. If you miss a payroll deduction as a result of absence or lack of work, no benefits will be extended for the following period. However, if a claim is incurred during a period of time when premiums were missed, the missed premium will be subtracted from the pended claim, maintaining a continuity of coverage. If a claim is not incurred during the missed premium timeframe, missed premium does not need to be made up. However, if you miss 5 consecutive weeks of premium, coverage will be terminated and you will not be eligible to re-enroll until the next open enrollment period unless you experience a qualifying event.

What Happens if the Provider Charges More Than The Scheduled Benefit?

If the provider charges more than the scheduled benefit, the covered person must pay the provider the difference.

What Happens if the Provider Charges Less Than the Scheduled Benefit?

The insurance company pays the insured the difference between the amount billed and the scheduled benefit.

When Does Coverage Begin?

Coverage will begin on the Monday following their first payroll deduction (unless dependent coverage is added at a later time). However, if any dependents are totally disabled on the usual effective date, their coverage will be deferred until they cease to be disabled.

When Will My Coverage End?

Your coverage will end when you no longer qualify under the plan or when your premium payments are five weeks behind, whichever comes first. Coverage on dependents ends on either the date they no longer meet the definition of a dependent or, the date your coverage terminates, whichever comes first.

Can I Sign Up For Coverage At Any Time?

No. You must sign up for coverage in the first 30 days of becoming eligible. If you do not elect coverage in the first 30 days, you will not be able to enroll until the next open enrollment period unless you experience a qualifying event.

Can I Cancel Coverage At Any Time?

Yes. However, you will not be able to enroll until the next open enrollment unless you have another qualifying event.

What Is An Indemnity Benefit?

It means that the insurance company will pay a set amount each time the insured receives a covered service. The same amount is paid regardless of the fees charged by the provider.

What if I need to use my benefits PRIOR to my cards arriving?

Give the provider the Customer Service Contact information below:

Hospital Indemnity & Dental:

WebTPA 1-855-483-5984

Member ID Employee's Social Security Number

Claims WebTPA

P.O. Box 310

Grapevine, TX 76099-0076

PPO Network: Multiplan

1-866-680-7427 or www.multiplan.com

Dental PPO Network: Careington

1-800-290-0523 or www.careington.com/co/maxcare
