

OPERATORS' HEALTH CENTER (OHC) PLAN BENEFIT SUMMARY

Effective April 1, 2018

All benefits are subject to eligibility, maximum Plan benefit, reasonable and customary determination (or negotiated fee amounts for VBP Plan provider services), and any special limits noted in the Plan. Charges that exceed the reasonable and customary amount or other Plan limitations will not be considered eligible in determining Plan benefits. Eligible expenses must be medically necessary and are subject to the Plan Year deductible unless otherwise noted. Age limitations, as specified in this *Benefit Summary*, are applied as of the last day of the month in which the eligible dependent's birthday occurs.

In-network services are services available through the Operators' Health Clinic (OHC), CVS Minute Clinics or Advocate Health System providers.

Most out-of-network services will be subject to HST's negotiated Value-Based Price (VBP) amount. Out-of-network benefits apply when services are sought outside of the OHC, Minute Clinics or the Advocate Health System.

Operators' Health Center	
Annual/School Physical Exams, Preventive Care/Wellness Visits, Immunizations, Blood Draws, Condition Management Ages two and up Not subject to the deductible	100%

CVS Minute Clinics	
Non-Emergency, Unscheduled Acute Illness or Injuries Additional "cash pay" services are available at a cost to the patient Not subject to the deductible	Most services covered at 100%

Medical & Prescription Drug Benefit Combined Out-of-Pocket Expense Maximum	In-Network ONLY	Out-of-Network
The amount of money applied toward the medical and pharmacy out-of-pocket maximum; it includes medical deductible and pharmacy copayments	\$4,500 per individual \$10,000 per family	\$12,000 per individual \$24,000 per family

Medical Benefit (Comprehensive Medical Benefit)	In-Network	Out-of-Network
Annual Maximum Per Plan Year	Unlimited	
Individual Deductible Per person, per Plan Year All out-of-network benefits are subject to the deductible unless otherwise noted The three-month carryover applies (refer to page 22 of your SPD)	\$0	\$4,000

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Medical Benefit (Comprehensive Medical Benefit)	In-Network	Out-of-Network
Family Deductible Per Plan Year All out-of-network benefits are subject to the deductible unless otherwise noted The three-month carryover does not apply (refer to page 22 of your SPD)	\$0	\$10,000
Out-of-Pocket Expense Limitation The most an individual could pay in a Plan Year for covered services. For out-of-network services, individuals covered under Family coverage must meet their own individual out-of-network out-of-pocket expense limit until the overall Family out-of-network out-of-pocket expense limit has been met Does not include premiums, balance-billing charges, Family Supplemental Benefits, dental benefits, and health care not covered by the Plan	\$2,500 per individual \$6,000 per family	\$8,000 per individual \$16,000 per family
VBP Plan Network	Advocate Health System	Not applicable
Inpatient Hospital Services Room allowances based on the hospital's most common semi-private room rate Pre-admission testing is covered once prior to surgery Requires approval by the Case Manager	100%	50% of negotiated amount
Skilled Nursing Facility If recommended by a physician and confinement begins within 30 days of a hospital confinement Follow Medicare guidelines for breaks in skilled nursing facility care Maximum per disability: 45 days	100%	50% of negotiated amount
Home Health Care If ordered by a physician Requires approval by the Case Manager	100%	50% of negotiated amount
Outpatient Hospital Services Including licensed surgery centers	100%	50% of negotiated amount
Hospital Emergency Room Facility and professional charges Life-threatening emergencies only. If not life-threatening, out-of-network deductibles and additional copayments may apply	100%	100% deductible does not apply
Diagnostic X-rays/Lab X-rays and/or tests to diagnose a condition or to determine the progress of an illness or injury	100%	50% of negotiated amount
MRI/CT and PET Scans	100%	50% of negotiated amount
Outpatient Physical and Occupational Therapy Must be performed by a licensed physical or occupational therapist or therapy assistant Requires approval by the Case Manager	100%	50% of negotiated amount
Outpatient Restorative Speech Therapy (Children and Adults) Must be performed by a licensed speech therapist Requires approval by the Case Manager	100%	50% of negotiated amount

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Medical Benefit (Comprehensive Medical Benefit)	In-Network	Out-of-Network
<p>Outpatient Speech Therapy for Developmental Condition, including Congenital Neurological Diseases for Dependent Children Dependent children ages two through 18 Limited to 25 visits per Plan Year Must be performed by a licensed speech therapist Requires approval by the Case Manager</p>	100%	50% of negotiated amount
<p>Outpatient Physical and Occupational Therapy for Congenital Neurological Diseases for Dependent Children Dependent children through age 18 only Must be performed by a licensed physical or occupational therapist or therapy assistant Requires approval by the Case Manager</p>	100%	50% of negotiated amount
<p>Orthoptic Training For dependent children up to age 10 only Training needs to be prescribed by a covered provider Lifetime maximum: 40 visits Requires approval by the Case Manager</p>	100%	50% of negotiated amount
<p>Physician's Medical/Surgical Care Office visits, hospital visits, surgery, assistant surgeon, etc. If you receive services in an Advocate facility from a provider not aligned with Advocate, the benefit will be payable at 100%</p>	100%	50% of negotiated amount
<p>Preventive Care, including Well Woman and Well Child Care Includes routine physical exams, routine hospital visits, outpatient visits and immunizations Refer to page 26 of your SPD and www.moefunds.com for more information and the list of current ACA-required preventive services</p>	100%	50% of negotiated amount
<p>Chiropractic Services For members and dependents over age five Only medically necessary x-rays and spinal manipulations are covered Limit of \$60 per visit and 24 visits per Plan Year Advocate does not contract with chiropractors</p>	100% of negotiated amount, deductible does not apply	
<p>Durable Medical Equipment Rental paid up to purchase price of the equipment Includes necessary adjustments or repairs, or replacement, if more cost effective Requires approval by the Case Manager on equipment over \$1,000</p>	100%	50% of negotiated amount
<p>Foot Orthotics Custom-fitted foot orthotics prescribed by a physician Plan Year maximum: \$300 Lifetime maximum: \$1,500</p>	100%	50% of negotiated amount

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Prosthetic Devices Artificial devices to restore a normal body function Requires approval by the Case Manager	100%	50% of negotiated amount
Transplants Available to all non-Medicare-eligible members and dependents <i>Medicare-eligible members and dependents must use Medicare-approved providers</i> Benefit begins five days (30 days for bone marrow) before the transplant date and ends 18 months after transplant procedure For transplants that Advocate does not perform, you will be referred to a non-Advocate facility; Benefits will be payable at 100% of the VBP amount Transportation and lodging maximum: \$10,000 Private duty nursing maximum: \$10,000 Requires approval by the Case Manager	100%	Not covered
Temporomandibular Joint Disease (TMJ) Lifetime maximum: \$2,500 Advocate does not contract with dentists Requires approval by the Case Manager	100% of negotiated amount, deductible does not apply	
Cochlear Implants For dependent children age one through 18 Requires approval by the Case Manager	100%	Not covered
Cochlear Implants Age 19 and older Lifetime limit: \$30,000 Requires approval by the Case Manager	100%	50% of negotiated amount
Medical Transportation Includes ground and air transport from the site of the injury, medical emergency or acute illness to the nearest facility Life-threatening emergencies only. If not life-threatening, out-of-network deductibles and additional copayments may apply Includes transport home from hospital for hospice care Inter-health-care-facility transfer maximum: \$5,000	100%	100% of negotiated amount, deductible does not apply
Acupuncture Services performed by a licensed acupuncturist or physician acting within the scope of his or her license Maximum of 12 treatments per Plan Year Advocate does not contract with acupuncturists	100% of negotiated amount, deductible does not apply	
Sleep Apnea Appliance When ordered by a physician and provided by a medical equipment supplier or dentist Appliance replacement once every five years if existing appliance is covered Requires approval by the Case Manager	100%	50% of negotiated amount

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Mental Illness and Substance Abuse (Subject to the medical deductible)	In-Network	Out-of-Network
Mental Health and Substance Abuse Network	Advocate Health System	Not applicable
Inpatient Care Requires approval by the Case Manager	100%	50% of negotiated amount
Outpatient Care	100%	50% of negotiated amount
Residential Facility Requires approval by the Case Manager	100%	50% of negotiated amount
Member Assistance Program (MAP) Administered by Employee Resource System (ERS)	Provides members and covered dependents with up to five no-cost visits per episode per Plan Year Additional counseling or treatment may require payment	

Dental Benefits	In-Network	Out-of-Network
Dental PPO Network	Delta Dental PPO	Not applicable If you use a non-network dentist, Delta Dental will pay you directly, leaving you responsible to pay the provider
Deductible	\$0	
Plan Year Maximum No maximum for children under age 19	\$1,500 per adult (age 19 and older)	
Preventive	100%	
Basic and Major Services Fillings, crowns, root canal therapy, oral surgery, dentures, bridgework and other covered dental services	70%	
Orthodontia Dependent children through age 18 only Lifetime maximum: \$2,000	50%	

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Prescription Drug Program			
Pharmacy Benefit Manager			
Long-term medication (maintenance drugs) must be purchased at a CVS or Target Retail Pharmacy			
Mail order is available through Caremark for 90-day supplies only			
No coordination of benefits applies			
No coverage for out-of-network pharmacies until you reach your out-of-pocket maximum as noted below; once the out-of-pocket maximum is met, prescriptions will be paid at 100%			
Cancer medications, transplant medications, and IV infusions billed by Caremark are subject to the following 4-tier structure			
	In-Network		Out-of-Network
	Copayment (Retail) Up to two 30-day refills	Copayment Maintenance Choice (either CVS retail pharmacies or Caremark Mail Service Pharmacy ONLY) 90-day fills	
Generic Drug (Tier 1)	\$5 copayment ⁽¹⁾ for a 30-day supply	\$15 copayment ⁽¹⁾ for a 90-day supply	Not covered
Brand Name Drug (Tier 2)	\$10 copayment ⁽¹⁾ for a 30-day supply	\$30 copayment ⁽¹⁾ for a 90-day supply	Not covered
Non-Preferred Brand Name Drug (Tier 3)	\$25 copayment ⁽¹⁾ for a 30-day supply	\$45 copayment ⁽¹⁾ for a 90-day supply	Not covered
Specialty Drug (Tier 4) Requires authorization	\$100 copayment ⁽¹⁾ for a 30-day supply	Not applicable	Not covered
Pharmacy Out-of-Pocket Maximum	\$2,000 per individual \$4,000 per family		\$4,000 per individual \$8,000 per family
Compounded Drugs (all ingredients must be FDA approved for their intended use and covered under the prescription drug program)	Prescriptions exceeding \$300 require authorization		Not covered
Convalescent or Nursing Home	Follows the above copayment structure		50% of the cost of the medication
(1) Copayments listed are the Plan's basic copayment schedule; if the cost of the medication is less than the copayment listed, you will be responsible for paying the lower cost.			
Limitations & Exceptions			
Maximum of up to two 30-day supplies, of the same medication, can be filled at any local in-network pharmacy before you are required to obtain a 90-day supply. If you are seeking a third refill, you must transition to a CVS or Target Retail Pharmacy or Caremark Mail Service Pharmacy, or pay 100% of the cost of the prescription drug. Please call Caremark's Customer Care Call Center at (855) MYRX150 (697-9150) or visit www.caremark.com for more information.			
<i>When available, generic drugs will be substituted for all brand name drugs or medications. If you request a brand name drug, or if the prescribing physician indicates "no substitutions," when a generic equivalent is available, you will be required to pay the brand name drug copayment plus the difference in cost between the brand name drug and its generic equivalent unless proven medically necessary through the appeals process.</i>			
<i>For a list of no-cost preventive medications, visit www.moefunds.com/pharmacy.</i>			

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Disability Benefit	
Available to members only	\$400 per week for up to 52 weeks Eligibility is credited with 40 hours a week for up to 17 weeks (please refer to page 49 of your SPD)

Death Benefit	
Available to members and eligible dependents	\$30,000 per eligible member \$2,000 per eligible dependent

Accidental Dismemberment Benefit	
Available to members only	\$1,000 or \$5,000 based on type of loss Limited to \$10,000 for any one accident

Family Supplemental Benefit	
<p>This benefit can be used for non-covered medically necessary and un-reimbursed medical and pharmacy benefit expenses, including items such as hearing aids, glasses, etc. It cannot be used to reimburse expenses covered under the prescription drug program</p> <p>Reimbursement for Plan maximums and items covered at 50% that are not subject to the out-of-pocket maximum are eligible</p> <p>Durable medical equipment must be pre-authorized to be eligible for reimbursement</p> <p>Other than stated above, this benefit cannot be used to reimburse the deductible, copayment or amount over the reasonable and customary amount</p>	Maximum per family, per Plan Year: \$1,500