

THE HERTZ CORPORATION ESTERO FL

**Health Benefit Summary Plan Description
Active Employees
7670-00-413324**

Revised 01-01-2026

BENEFITS ADMINISTERED BY



A UnitedHealthcare Company

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THE HERTZ CORPORATION
GROUP HEALTH BENEFIT PLAN
SUMMARY PLAN DESCRIPTION

INTRODUCTION

The purpose of this document is to provide You and Your covered Dependents, if any, with summary information in English on benefits available under this Plan as well as with information on a Covered Person's rights and obligations under THE HERTZ CORPORATION Group Health Benefit Plan (the "Plan"). You are a valued Employee of THE HERTZ CORPORATION, and Your employer is pleased to sponsor this Plan to provide benefits that can help meet Your health care needs. Please read this document carefully and contact Your Human Resources or Personnel office if You have questions or if You have difficulty translating this document.

THE HERTZ CORPORATION is named the Plan Administrator for this Plan. The Plan Administrator has retained the services of independent Third Party Administrators to process claims and handle other duties for this self-funded Plan. The Third Party Administrators for this Plan are UMR, Inc. (hereinafter "UMR") for medical claims and Optum Rx - Direct for pharmacy claims. The Third Party Administrators do not assume liability for benefits payable under this Plan, since they are solely claims-paying agents for the Plan Administrator.

The employer assumes the sole responsibility for funding the Plan benefits out of general assets; however, Employees help cover some of the costs of covered benefits through contributions, Deductibles, out-of-pocket amounts, and Plan Participation amounts as described in the Schedule of Benefits. All claim payments and reimbursements are paid out of the general assets of the employer and there is no separate fund that is used to pay promised benefits. The Plan is intended to comply with and be governed by the Employee Retirement Income Security Act of 1974 (ERISA) and its amendments.

Some of the terms used in this document begin with capital letters, even though such terms normally would not be capitalized. These terms have special meaning under the Plan. Most capitalized terms are listed in the Glossary of Terms, but some are defined within the provisions in which they are used. Becoming familiar with the terms defined in the Glossary of Terms will help You to better understand the provisions of this Plan.

Each individual covered under this Plan will be receiving an identification card that he or she may present to providers whenever he or she receives services. On the back of this card are phone numbers to call in case of questions or problems.

This document contains information on the benefits and limitations of the Plan and will serve as both the Summary Plan Description (SPD) and Plan document. Therefore it will be referred to as both the SPD and the Plan document. It is being furnished to You in accordance with ERISA.

This document became effective on July 1, 2018.

PLAN INFORMATION

Plan Name	THE HERTZ CORPORATION GROUP HEALTH BENEFIT PLAN
Name And Address Of Employer	THE HERTZ CORPORATION 8501 WILLIAMS RD ESTERO FL 33928
Name, Address, And Phone Number Of Plan Administrator	THE HERTZ CORPORATION 8501 WILLIAMS RD ESTERO FL 33928 239-301-7000
Named Fiduciary	THE HERTZ CORPORATION
Claims Appeal Fiduciary For Medical Claims	UMR
Employer Identification Number Assigned By The IRS	13-1938568
Plan Number Assigned By The Plan	505
Type Of Benefit Plan Provided	Self-funded Health and Welfare Plan providing group health benefits.
Type Of Administration	The administration of the Plan is under the supervision of the Plan Administrator. The Plan is not financed by an insurance company and benefits are not guaranteed by a contract of insurance. UMR provides administrative services such as claim payments for medical claims.
Name And Address Of Agent For Service Of Legal Process	EXECUTIVE VICE PRESIDENT AND CHIEF HUMAN RESOURCES OFFICER THE HERTZ CORPORATION 8501 WILLIAMS RD ESTERO FL 33928
Funding Of The Plan	Employer and Employee Contributions Benefits are provided by a benefit Plan maintained on a self-insured basis by Your employer.
Collective Bargaining Provisions	The Plan is maintained pursuant to one or more collective bargaining agreements. A copy of each agreement may be obtained upon written request to the Plan Administrator, and each agreement is available for examination.
Benefit Plan Year	Benefits begin on January 1 and end on the following December 31. For new Employees and Dependents, a Benefit Plan Year begins on the individual's Effective Date and runs through December 31 of the same Benefit Plan Year.

ERISA Plan Year

January 1 through December 31

ERISA And Other Federal Compliance

It is intended that this Plan comply with all applicable requirements of ERISA and other federal regulations. In the event of any conflict between this Plan and ERISA or other federal regulations, the provisions of ERISA and the federal regulations will be deemed controlling, and any conflicting part of this Plan will be deemed superseded to the extent of the conflict.

Discretionary Authority

The Plan Administrator will perform its duties as the Plan Administrator and in its sole discretion, will determine appropriate courses of action in light of the reason and purpose for which this Plan is established and maintained. In particular, the Plan Administrator will have full and sole discretionary authority to interpret all Plan documents, including this SPD, and make all interpretive and factual determinations as to whether any individual is entitled to receive any benefit under the terms of this Plan. Any construction of the terms of any Plan document and any determination of fact adopted by the Plan Administrator will be final and legally binding on all parties, except that the Plan Administrator has delegated certain responsibilities to the Third Party Administrators for this Plan. Any interpretation, determination, or other action of the Plan Administrator or the Third Party Administrators will be subject to review only if a court of proper jurisdiction determines its action is arbitrary or capricious or otherwise a clear abuse of discretion. Any review of a final decision or action of the Plan Administrator or the Third Party Administrators will be based only on such evidence presented to or considered by the Plan Administrator or the Third Party Administrators at the time they made the decision that is the subject of review. Accepting any benefits or making any claim for benefits under this Plan constitutes agreement with and consent to any decisions that the Plan Administrator or the Third Party Administrators make, in their sole discretion, and further, means that the Covered Person consents to the limited standard and scope of review afforded under law.

MEDICAL SCHEDULE OF BENEFITS (San Jose Plan, Benefit Plan(s) 001)

All health benefits shown on this Schedule of Benefits are subject to the following: Deductibles, Copays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses and Maximums section of this SPD for more details.

Refer to the applicable section of the Schedule of Benefits that corresponds to the place of service to determine the appropriate coverage.

Benefits listed in this Schedule of Benefits are subject to all provisions of the Plan, including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the [Care Coordination Program](#) section of this SPD for a description of these services and prior authorization procedures.

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, it is a combined Maximum Benefit for services that the Covered Person receives from all in-network and out-of-network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year Excluding The Prescription Benefit Deductible: <ul style="list-style-type: none"> • Per Person 	\$600	
Plan Participation Rate, Unless Otherwise Stated Below: <ul style="list-style-type: none"> • Paid By Plan After Satisfaction Of Deductible 	80%	
Annual Total Out-Of-Pocket Maximum: <i>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</i> <ul style="list-style-type: none"> • Per Person 	\$3,600	
Ambulance Transportation: <ul style="list-style-type: none"> • Co-pay Per Trip • Paid By Plan 	\$150 100% (Deductible Waived)	
Breast Pumps: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	No Benefit
Contraceptive Methods Approved By The FDA And Contraceptive Counseling: For Men: <ul style="list-style-type: none"> • Paid By Plan After Deductible For Women: <ul style="list-style-type: none"> • Paid By Plan 	80% 100% (Deductible Waived)	No Benefit
Dialysis: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit
Durable Medical Equipment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
Emergency Services / Treatment: Urgent Care: <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan Walk-In Retail Health Clinics: <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan Emergency Room Only: <ul style="list-style-type: none"> • Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hours) • Paid By Plan After Deductible Emergency Physicians Only: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	 \$30 100% (Deductible Waived) \$30 100% (Deductible Waived) 80% 80%	 No Benefit No Benefit \$200 80% 80%
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: <ul style="list-style-type: none"> • Maximum Days Per Calendar Year • Paid By Plan After Deductible 	100 Days 80%	No Benefit
Gender Dysphoria: <ul style="list-style-type: none"> • Paid By Plan After Deductible Travel And Lodging: <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan 	80% \$2,000 100% (Deductible Waived)	No Benefit
Hearing Services: Exams, Tests: <ul style="list-style-type: none"> • Paid By Plan After Deductible Hearing Aids: <ul style="list-style-type: none"> • Maximum Benefit Every 3 Calendar Years • Paid By Plan After Deductible Implantable Hearing Devices: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80% 1 Hearing Aid Purchase Including Repair / Replacement Per Hearing Impaired Ear 80% 80%	No Benefit
Home Health Care Benefits: <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible <i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i>	100 Visits 80%	No Benefit
Hospice Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
Hospital Services: Pre-Admission Testing: <ul style="list-style-type: none"> • Paid By Plan After Deductible Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate: <ul style="list-style-type: none"> • Paid By Plan After Deductible Outpatient Services / Outpatient Physician Charges: <ul style="list-style-type: none"> • Paid By Plan After Deductible Outpatient Advanced Imaging Charges: <ul style="list-style-type: none"> • Co-pay Per Test • Paid By Plan Outpatient Lab And X-Ray Charges: <ul style="list-style-type: none"> • Co-pay Per Test • Paid By Plan Outpatient Surgery / Surgeon Charges: <ul style="list-style-type: none"> • Paid By Plan After Deductible Physician Clinic Visits In An Outpatient Hospital Setting, Facility Charges Only: <ul style="list-style-type: none"> • Paid By Plan After Deductible Physician Clinic Visits In An Outpatient Hospital Setting, Physician Charges Only: <ul style="list-style-type: none"> • Co-pay Per Visit – Primary Care Physician • Co-pay Per Visit - Specialist • Paid By Plan After Deductible 	 80% 80% 80% \$50 100% (Deductible Waived) \$15 100% (Deductible Waived) 80% 80% \$30 \$45 100% (Deductible Waived)	No Benefit
Maternity: Routine Prenatal Services: <ul style="list-style-type: none"> • Paid By Plan Non-Routine Prenatal Services, Delivery, And Postnatal Care: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	 100% (Deductible Waived) 80%	No Benefit
Mental Health And Substance Use Disorder Benefits: Inpatient Services / Physician Charges: <ul style="list-style-type: none"> • Paid By Plan After Deductible Residential Treatment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	 80% 80%	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
Diagnostic X-Ray And Laboratory Tests If Billed With An Office Visit: <ul style="list-style-type: none"> • Co-pay Per Test – Primary Care Physician • Co-pay Per Test – Specialist • Paid By Plan 	\$30 \$45 100% (Deductible Waived)	
Diagnostic X-Ray And Laboratory Tests If Billed Without An Office Visit: <ul style="list-style-type: none"> • Co-pay Per Test • Paid By Plan 	\$15 100% (Deductible Waived)	
Office Advanced Imaging If Billed With An Office Visit: <ul style="list-style-type: none"> • Co-pay Per Test – Primary Care Physician • Co-pay Per Test – Specialist • Paid By Plan 	\$30 \$45 100% (Deductible Waived)	
Office Advanced Imaging If Billed Without An Office Visit: <ul style="list-style-type: none"> • Co-pay Per Test • Paid By Plan 	\$50 100% (Deductible Waived)	
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include:		No Benefit
Preventive / Routine Physical Exams At Appropriate Ages: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
Immunizations: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
Foreign Travel Immunizations: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
Preventive / Routine Mammograms And Breast Exams: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
3D Mammograms For Preventive Screenings: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	

	IN-NETWORK	OUT-OF-NETWORK
3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit: <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Note: First Mammogram Per Calendar Year Covered At Preventive / Routine Benefits Regardless Of Diagnosis.</p>	80%	
Preventive / Routine Pelvic Exams And Pap Tests: <ul style="list-style-type: none"> • Maximum Exams Per Calendar Year • Paid By Plan 	1 Exam 100% (Deductible Waived)	
Preventive / Routine PSA Test And Prostate Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons: From Age 45 To Age 76 <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	
<p>Note: Age Limit Does Not Apply If Due To Family History. Normal Plan Benefit Applies.</p>		
Preventive / Routine Hearing Exams: <ul style="list-style-type: none"> • Co-pay Per Exam - Primary Care Physician • Co-pay Per Exam - Specialist • Paid By Plan 	\$30 \$45 100% (Deductible Waived)	
Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition: <ul style="list-style-type: none"> • Paid By Plan 	100% (Deductible Waived)	

	IN-NETWORK	OUT-OF-NETWORK
<p>In Addition, The Following Preventive / Routine Services Are Covered For Women:</p> <ul style="list-style-type: none"> ➤ Treatment For Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies, And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* <ul style="list-style-type: none"> • Paid By Plan <p>*These Services May Also Apply To Men.</p>	100% (Deductible Waived)	
<p>Private Duty Nursing:</p> <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	30 Visits 80%	No Benefit
<p>Sterilizations:</p> <p>For Men:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>For Women:</p> <ul style="list-style-type: none"> • Paid By Plan 	80% 100% (Deductible Waived)	No Benefit
<p>Teladoc Health Services:</p> <p>24/7 Care:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Dermatology:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Mental Health:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Primary360 - Medical:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Preventive:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Note: Multiple Copays Apply When Multiple Claims Are Billed On The Same Date Of Service.</p>	100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) \$30 100% (Deductible Waived) 100% (Deductible Waived)	
<p>Therapy Services:</p> <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan 	\$30 100% (Deductible Waived)	No Benefit

	IN-NETWORK	OUT-OF-NETWORK
Travel And Lodging For Restrictive Services – Refer To The Covered Medical Benefits Section For Details <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan After Deductible 	\$2,000 80%	No Benefit
Vision Care Benefits: Eye Exam: <ul style="list-style-type: none"> • Maximum Exams Per Calendar Year • Co-pay Per Exam • Paid By Plan Vision Therapy And Orthoptics: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	1 Exam \$30 100% (Deductible Waived) 80%	No Benefit
All Other Covered Expenses: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit

MEDICAL SCHEDULE OF BENEFITS (PPO Plan, Benefit Plan(s) 004, 005)

All health benefits shown on this Schedule of Benefits are subject to the following: Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses and Maximums section of this SPD for more details.

Refer to the applicable section of the Schedule of Benefits that corresponds to the place of service to determine the appropriate coverage.

Benefits listed in this Schedule of Benefits are subject to all provisions of the Plan, including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the [Care Coordination Program](#) section of this SPD for a description of these services and prior authorization procedures.

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, it is a combined Maximum Benefit for services that the Covered Person receives from all in-network and out-of-network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year Excluding The Prescription Benefit Deductible: <ul style="list-style-type: none"> • Per Person • Per Employee Plus One • Per Family <ul style="list-style-type: none"> – Individual Embedded Deductible 	\$1,000 \$2,000 \$4,000 \$1,000	\$3,000 \$6,000 \$12,000 \$3,000
<p><i>Note: Embedded Deductible Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Maximum Family Deductible; However, No One Person Will Pay More Than His Or Her Embedded Individual Deductible Amount.</i></p>		
Plan Participation Rate, Unless Otherwise Stated Below: <ul style="list-style-type: none"> • Paid By Plan After Satisfaction Of Deductible 	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
Annual Total Out-Of-Pocket Maximum: Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum. <ul style="list-style-type: none"> • Per Person \$4,000 • Per Employee Plus One \$8,000 • Per Family \$12,000 – Individual Embedded Out-Of-Pocket Maximum \$4,000 		
Note: Embedded Out-Of-Pocket Maximum Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Family Out-Of-Pocket Maximum; However, No One Person Will Pay More Than His Or Her Embedded Individual Out-Of-Pocket Maximum Amount.		
Ambulance Transportation: <ul style="list-style-type: none"> • Paid By Plan After In-Network Deductible 	80%	80%
Breast Pumps: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Contraceptive Methods Approved By The FDA And Contraceptive Counseling: For Men: <ul style="list-style-type: none"> • Paid By Plan After Deductible For Women: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Dialysis: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Durable Medical Equipment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit
Emergency Services / Treatment: Urgent Care: <ul style="list-style-type: none"> • Paid By Plan After Deductible Walk-In Retail Health Clinics: <ul style="list-style-type: none"> • Co-pay Per Visit \$35 • Paid By Plan After Deductible 100% (Deductible Waived) Emergency Room Only: <ul style="list-style-type: none"> • Co-pay Per Visit \$250 (Waived If Admitted As Inpatient Within 24 Hours) • Paid By Plan After In-Network Deductible 80% Emergency Physicians Only: <ul style="list-style-type: none"> • Paid By Plan After In-Network Deductible 80% 	80%	50%
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
Maternity: Routine Prenatal Services: <ul style="list-style-type: none"> • Paid By Plan After Deductible Non-Routine Prenatal Services, Delivery, And Postnatal Care: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	 100% (Deductible Waived) 80%	 50% 50%
Mental Health And Substance Use Disorder Benefits: Inpatient Services / Physician Charges: <ul style="list-style-type: none"> • Paid By Plan After Deductible Residential Treatment: <ul style="list-style-type: none"> • Paid By Plan After Deductible Outpatient Or Partial Hospitalization Services And Physician Charges: <ul style="list-style-type: none"> • Paid By Plan After Deductible Office Visit: <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible 	 80% 80% 80% \$35 100% (Deductible Waived)	 50% 50% 50% Not Applicable 50%
Morbid Obesity Treatment: <ul style="list-style-type: none"> • Paid By Plan After Deductible Bariatric Surgery: <ul style="list-style-type: none"> • Maximum Benefit Per Lifetime • Paid By Plan After Deductible 	 80% 1 Surgery Unless Complications Occur 80%	 No Benefit
Physician Office Visit. This Section Applies To Medical Services Billed From A Physician Office Setting: This Section Does Not Apply To: <ul style="list-style-type: none"> ➤ Preventive / Routine Services ➤ Manipulation Services Billed By Any Qualifying Provider ➤ Dental Services Billed By Any Qualifying Provider ➤ Therapy Services Billed By Any Qualifying Provider ➤ Any Services Billed From An Outpatient Hospital Facility Primary Care Physician Visit: <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible 	 \$35 100% (Deductible Waived)	 No Benefit Not Applicable 50%

	IN-NETWORK	OUT-OF-NETWORK
Specialist Visit: <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible The Co-pays Will Not Apply To: <ul style="list-style-type: none"> ➤ Independent Lab ➤ Services Billed By Radiologist Or Pathologist Including Independent Radiology Facility (Freestanding Radiology Facility) 	\$50 100% (Deductible Waived)	Not Applicable 50%
Physician Office Services: <ul style="list-style-type: none"> • Paid By Plan After Deductible Allergy Injections And Sublingual Drops If Billed Without An Office Visit: <ul style="list-style-type: none"> • Paid By Plan After Deductible Allergy Testing If Billed Without An Office Visit: <ul style="list-style-type: none"> • Paid By Plan After Deductible Allergy Serum If Billed Without An Office Visit: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80% 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived)	50% 50% 50% 50%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: Preventive / Routine Physical Exams At Appropriate Ages: <ul style="list-style-type: none"> • Paid By Plan After Deductible Immunizations: <ul style="list-style-type: none"> • Paid By Plan After Deductible Foreign Travel Immunizations: <ul style="list-style-type: none"> • Paid By Plan After Deductible Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages: <ul style="list-style-type: none"> • Paid By Plan After Deductible Preventive / Routine Mammograms And Breast Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 3D Mammograms For Preventive Screenings: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived)	 50% 50% 50% 50% 50%

	IN-NETWORK	OUT-OF-NETWORK
3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Note: First Mammogram Per Calendar Year Covered At Preventive / Routine Benefits Regardless Of Diagnosis.		
Preventive / Routine Pelvic Exams And Pap Tests: <ul style="list-style-type: none"> • Maximum Exams Per Calendar Year • Paid By Plan After Deductible 	100% (Deductible Waived)	1 Exam 50%
Preventive / Routine PSA Test And Prostate Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons: <ul style="list-style-type: none"> From Age 45 To Age 76 • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Note: Age Limit Does Not Apply If Due To Family History. Normal Plan Benefit Applies.		
Preventive / Routine Hearing Exams: <ul style="list-style-type: none"> • Co-pay Per Exam - Primary Care Physician • Co-pay Per Exam - Specialist • Paid By Plan After Deductible 	\$35 \$50 100% (Deductible Waived)	Not Applicable Not Applicable 50%
Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%

	IN-NETWORK	OUT-OF-NETWORK
<p>In Addition, The Following Preventive / Routine Services Are Covered For Women:</p> <ul style="list-style-type: none"> ➤ Treatment For Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies, And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>*These Services May Also Apply To Men.</p>	<p>100% (Deductible Waived)</p>	<p>50%</p>
<p>Private Duty Nursing:</p> <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	<p>80%</p>	<p>30 Visits 50%</p>
<p>Sterilizations:</p> <p>For Men:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>For Women:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	<p>80%</p> <p>100% (Deductible Waived)</p>	<p>50%</p> <p>50%</p>
<p>Teladoc Health Services:</p> <p>24/7 Care:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Dermatology:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Mental Health:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Medical:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Preventive:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Note: Multiple Copays Apply When Multiple Claims Are Billed On The Same Date Of Service.</p>	<p>\$35 100% (Deductible Waived)</p> <p>\$35 100% (Deductible Waived)</p> <p>\$35 100% (Deductible Waived)</p> <p>\$35 100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p>	

	IN-NETWORK	OUT-OF-NETWORK
Therapy Services: <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	80%	45 Visits 50%
Travel And Lodging For Restrictive Services – Refer To The Covered Medical Benefits Section For Details <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan After Deductible 	80%	\$2,000 50%
Vision Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
All Other Covered Expenses: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%

QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN MEDICAL SCHEDULE OF BENEFITS
(Consumer Driven Health Plan, Benefit Plan(s) 013, 014)

This Plan has the required elements for You to be able to contribute to a tax-advantaged Health Savings Account (HSA).

All health benefits shown on this Schedule of Benefits are subject to the following: Deductibles, Co-pays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses and Maximums section of this SPD for more details.

Refer to the applicable section of the Schedule of Benefits that corresponds to the place of service to determine the appropriate coverage.

Benefits listed in this Schedule of Benefits are subject to all provisions of the Plan, including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the [Care Coordination Program](#) section of this SPD for a description of these services and prior authorization procedures.

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, it is a combined Maximum Benefit for services that the Covered Person receives from all in-network and out-of-network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year: <ul style="list-style-type: none"> • Single Coverage • Employee Plus One Coverage • Family Coverage 	\$2,400 \$4,800 \$4,800	\$4,800 \$9,600 \$9,600
<p>Note: Medical And Pharmacy Expenses Are Subject To The Same Deductible.</p> <p>Note: If Employee Plus One Or Family Coverage Is Elected, The Full Deductible Amount Must Be Met Before The Plan Will Begin Paying At The Plan Participation Level.</p>		
Plan Participation Rate, Unless Otherwise Stated Below: <ul style="list-style-type: none"> • Paid By Plan After Satisfaction Of Deductible 	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
Annual Total Out-Of-Pocket Maximum: Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum. <ul style="list-style-type: none"> • Single Coverage • Employee Plus One Coverage • Family Coverage Note: If Employee Plus One Or Family Coverage Is Elected, The Full Out-Of-Pocket Maximum Amount Must Be Met Before The Plan Will Begin Paying Covered Expenses In Full.	 	
Ambulance Transportation: <ul style="list-style-type: none"> • Paid By Plan After In-Network Deductible 	80%	80%
Breast Pumps: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Contraceptive Methods Approved By The FDA And Contraceptive Counseling: For Men: <ul style="list-style-type: none"> • Paid By Plan After Deductible For Women: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	 	
Dialysis: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit
Durable Medical Equipment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Emergency Services / Treatment: Urgent Care: <ul style="list-style-type: none"> • Paid By Plan After Deductible Walk-in Retail Health Clinics: <ul style="list-style-type: none"> • Paid By Plan After Deductible Emergency Room Only: <ul style="list-style-type: none"> • Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hour(s)) • Paid By Plan After In-Network Deductible Emergency Physicians Only: <ul style="list-style-type: none"> • Paid By Plan After In-Network Deductible 	 	
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Gender Dysphoria: <ul style="list-style-type: none"> • Paid By Plan After Deductible Travel And Lodging: <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan After Deductible 	 	

	IN-NETWORK	OUT-OF-NETWORK
Home Health Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	80%	50%
Hospice Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Hospital Services: <p>Pre-Admission Testing:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-private Room Rate Or Negotiated Room Rate:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Outpatient Services / Outpatient Physician Charges:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Outpatient Advanced Imaging Charges:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Outpatient Lab And X-Ray Charges:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Outpatient Surgery / Surgeon Charges:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Physician Clinic Visits In An Outpatient Hospital Setting:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Manipulations: <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan After Deductible 	80%	\$500
Maternity: <p>Routine Prenatal Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Non-Routine Prenatal Services, Delivery, And Postnatal Care:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Mental Health And Substance Use Disorder Benefits: <p>Inpatient Services / Physician Charges:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Residential Treatment:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%

	IN-NETWORK	OUT-OF-NETWORK
Outpatient Or Partial Hospitalization Services And Physician Charges: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Office Visit: <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible 	\$30 100%	Not Applicable 50%
Morbid Obesity Treatment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	No Benefit
Bariatric Surgery: <ul style="list-style-type: none"> • Maximum Benefit Per Lifetime • Paid By Plan After Deductible 	1 Surgery Unless Complications Occur 80%	
Physician Office Visit. This Section Applies To Medical Services Billed From A Physician Office Setting: <p>This Section Does Not Apply To:</p> <ul style="list-style-type: none"> ➤ Preventive / Routine Services ➤ Manipulation Services Billed By Any Qualifying Provider ➤ Dental Services Billed By Any Qualifying Provider ➤ Therapy Services Billed By Any Qualifying Provider ➤ Any Services Billed From An Outpatient Hospital Facility <p>Primary Care Physician Visit:</p> <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible <p>Specialist Visit:</p> <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible <p>The Co-pays Will Not Apply To:</p> <ul style="list-style-type: none"> ➤ Independent Lab ➤ Services Billed By Radiologist Or Pathologist Including Independent Radiology Facility (Freestanding Radiology Facility) 	\$30 100%	Not Applicable 50%
Physician Office Services: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: <p>Preventive / Routine Physical Exams At Appropriate Ages:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Immunizations:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
	100% (Deductible Waived)	50%

	IN-NETWORK	OUT-OF-NETWORK
Foreign Travel Immunizations: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Mammograms And Breast Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
3D Mammograms For Preventive Screenings: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
Preventive / Routine Pelvic Exams And Pap Tests: <ul style="list-style-type: none"> • Maximum Exams Per Calendar Year • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
		1 Exam
Preventive / Routine PSA Test And Prostate Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons: <p>From Age 45 To Age 76</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
<i>Note: Age Limit Does Not Apply If Due To Family History. Normal Plan Benefit Applies.</i>		
Preventive / Routine Hearing Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%

	IN-NETWORK	OUT-OF-NETWORK
<p>In Addition, The Following Preventive / Routine Services Are Covered For Women:</p> <ul style="list-style-type: none"> ➤ Screening For Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies, And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>*These Services May Also Apply To Men.</p>	<p>100% (Deductible Waived)</p>	<p>50%</p>
<p>Private Duty Nursing:</p> <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	<p>80%</p>	<p>30 Visits 50%</p>
<p>Sterilizations:</p> <p>For Men:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>For Women:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	<p>80%</p> <p>100% (Deductible Waived)</p>	<p>50%</p> <p>50%</p>
<p>Teladoc Health Services:</p> <p>24/7 Care:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Dermatology:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Mental Health:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Medical:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Preventive:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Note: Multiple Copays Apply When Multiple Claims Are Billed On The Same Date Of Service.</p>	<p>\$30 100% (Deductible Waived)</p> <p>\$30 100% (Deductible Waived)</p> <p>\$30 100% (Deductible Waived)</p> <p>\$30 100% (Deductible Waived)</p> <p>100% (Deductible Waived)</p>	
<p>Therapy Services:</p> <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	<p>80%</p>	<p>45 Visits 50%</p>

	IN-NETWORK	OUT-OF-NETWORK
Travel And Lodging For Restrictive Services – Refer To The Covered Medical Benefits Section For Details <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan After Deductible 		\$2,000
Vision Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%
All Other Covered Expenses: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%

MEDICAL SCHEDULE OF BENEFITS (CoPay Plan, Benefit Plan(s) 016)

All health benefits shown on this Schedule of Benefits are subject to the following: Deductibles, Copays, Plan Participation rates, and out-of-pocket maximums, if any. Refer to the Out-of-Pocket Expenses and Maximums section of this SPD for more details.

Refer to the applicable section of the Schedule of Benefits that corresponds to the place of service to determine the appropriate coverage.

Benefits listed in this Schedule of Benefits are subject to all provisions of this Plan, including any benefit determination based on an evaluation of medical facts and covered benefits. Refer to the Covered Medical Benefits and General Exclusions sections of this SPD for more details.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the [Care Coordination Program](#) section of this SPD for a description of these services and prior authorization procedures.

Note: Refer to the Provider Network section for clarifications and possible exceptions to the in-network or out-of-network classifications.

If a benefit maximum is listed in the middle of a column on the Schedule of Benefits, it is a combined Maximum Benefit for services that the Covered Person receives from all in-network and out-of-network providers and facilities.

	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible Per Calendar Year: <ul style="list-style-type: none"> • Per Person • Per Family <ul style="list-style-type: none"> – Individual Embedded Deductible <p><i>Note: Embedded Deductible Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Maximum Family Deductible; However, No One Person Will Pay More Than Their Embedded Individual Deductible Amount.</i></p>	\$4,500 \$9,000 \$4,500	\$9,000 \$18,000 \$9,000
Plan Participation Rate, Unless Otherwise Stated Below: <ul style="list-style-type: none"> • Paid By Plan After Satisfaction Of Deductible 	70%	50%
Annual Total Out-Of-Pocket Maximum: <p><i>Note: Medical And Pharmacy Expenses Are Subject To The Same Out-Of-Pocket Maximum.</i></p> <ul style="list-style-type: none"> • Per Person • Per Family <ul style="list-style-type: none"> – Individual Embedded Out-Of-Pocket Maximum <p><i>Note: Embedded Out-Of-Pocket Maximum Means That If You Have Family Coverage, Any Combination Of Covered Family Members May Help Meet The Family Out-Of-Pocket Maximum; However, No One Person Will Pay More Than Their Embedded Individual Out-Of-Pocket Maximum Amount.</i></p>	\$6,550 \$13,100 \$6,550	\$13,100 \$26,200 \$13,100

	IN-NETWORK	OUT-OF-NETWORK
Ambulance Transportation: <ul style="list-style-type: none"> • Paid By Plan After In-Network Deductible 	70%	70%
Breast Pumps: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Contraceptive Methods Approved By The FDA And Contraceptive Counseling: <p>For Men:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>For Women:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	50%
Dialysis: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	No Benefit
Durable Medical Equipment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	50%
Emergency Services / Treatment: <p>Urgent Care:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Walk-In Retail Health Clinics:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Emergency Room Only:</p> <ul style="list-style-type: none"> • Co-pay Per Visit (Waived If Admitted As Inpatient Within 24 Hour(s)) • Paid By Plan <p>Emergency Physicians Only:</p> <ul style="list-style-type: none"> • Paid By Plan 	70%	50%
Extended Care Facility Benefits, Such As Skilled Nursing, Convalescent, Or Subacute Facility: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	50%
Gender Dysphoria: <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Travel And Lodging:</p> <ul style="list-style-type: none"> • Maximum Benefit Per Calendar Year • Paid By Plan 	70%	No Benefit
Home Health Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible <p><i>Note: A Home Health Care Visit Will Be Considered A Periodic Visit By A Nurse, Qualified Therapist, Or Qualified Dietician, As The Case May Be, Or Up To Four Hours Of Home Health Care Services.</i></p>	70%	50%
Hospice Care Benefits: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	50%

	IN-NETWORK	OUT-OF-NETWORK
Hospital Services:		
Pre-Admission Testing:		
• Paid By Plan After Deductible	70%	50%
Inpatient Services / Inpatient Physician Charges; Room And Board Subject To The Payment Of Semi-Private Room Rate Or Negotiated Room Rate:		
• Paid By Plan After Deductible	70%	50%
Outpatient Services / Outpatient Physician Charges:		
• Paid By Plan After Deductible	70%	50%
Outpatient Advanced Imaging Charges:		
• Paid By Plan After Deductible	70%	50%
Outpatient Lab And X-Ray Charges:		
• Paid By Plan After Deductible	70%	50%
Outpatient Surgery / Surgeon Charges:		
• Paid By Plan After Deductible	70%	50%
Physician Clinic Visits In An Outpatient Hospital Setting:		
• Paid By Plan After Deductible	70%	50%
Manipulations:		
• Maximum Benefit Per Calendar Year		\$500
• Paid By Plan After Deductible	70%	50%
Maternity:		
Routine Prenatal Services:		
• Paid By Plan After Deductible	100% (Deductible Waived)	50%
Non-Routine Prenatal Services, Delivery, And Postnatal Care:		
• Paid By Plan After Deductible	70%	50%
Mental Health And Substance Use Disorder Benefits:		
Inpatient Services / Physician Charges:		
• Paid By Plan After Deductible	70%	50%
Residential Treatment:		
• Paid By Plan After Deductible	70%	50%
Outpatient Or Partial Hospitalization Services And Physician Charges:		
• Paid By Plan After Deductible	70%	50%
Office Visit:		
• Co-pay Per Visit	\$40	Not Applicable
• Paid By Plan After Deductible	100% (Deductible Waived)	50%

	IN-NETWORK	OUT-OF-NETWORK
Morbid Obesity Treatment: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	No Benefit
Bariatric Surgery: <ul style="list-style-type: none"> • Maximum Benefit Per Lifetime • Paid By Plan After Deductible 	1 Surgery Unless Complications Occur 70%	
Physician Office Visit. This Section Applies To Medical Services Billed From A Physician Office Setting: <p>This Section Does Not Apply To:</p> <ul style="list-style-type: none"> ➤ Preventive / Routine Services ➤ Manipulation Services Billed By Any Qualifying Provider ➤ Dental Services Billed By Any Qualifying Provider ➤ Therapy Services Billed By Any Qualifying Provider ➤ Any Services Billed From An Outpatient Hospital Facility <p>Primary Care Physician Visit:</p> <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible <p>Specialist Visit:</p> <ul style="list-style-type: none"> • Co-pay Per Visit • Paid By Plan After Deductible <p>The Co-pays Will Not Apply To:</p> <ul style="list-style-type: none"> ➤ Independent Lab ➤ Services Billed By Radiologist Or Pathologist Including Independent Radiology Facility (Freestanding Radiology Facility) 		
Physician Office Services: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	50%
Preventive / Routine Care Benefits. See Glossary Of Terms For Definition. Benefits Include: <p>Preventive / Routine Physical Exams At Appropriate Ages:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Immunizations:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Foreign Travel Immunizations:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived) 100% (Deductible Waived) 100% (Deductible Waived)	50% 50% 50%

	IN-NETWORK	OUT-OF-NETWORK
Preventive / Routine Diagnostic Tests, Lab, And X-Rays At Appropriate Ages: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Mammograms And Breast Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
3D Mammograms For Preventive Screenings: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
3D Mammograms For Diagnosis / Treatment Of A Covered Medical Benefit: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	70%	50%
Note: First Mammogram Per Calendar Year Covered At Preventive / Routine Benefits Regardless Of Diagnosis.		
Preventive / Routine Pelvic Exams And Pap Tests: <ul style="list-style-type: none"> • Maximum Exams Per Calendar Year • Paid By Plan After Deductible 	100% (Deductible Waived)	1 Exam 50%
Preventive / Routine PSA Test And Prostate Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Screenings / Services At Appropriate Ages And Gender: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Colonoscopies, Sigmoidoscopies, And Similar Routine Surgical Procedures Performed For Preventive Reasons: From Age 45 To Age 76 <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Note: Age Limit Does Not Apply If Due To Family History, Normal Plan Benefits Applies.		
Preventive / Routine Hearing Exams: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%
Preventive / Routine Counseling For Alcohol Or Substance Use Disorder, Tobacco / Nicotine Use, Obesity, Diet, And Nutrition: <ul style="list-style-type: none"> • Paid By Plan After Deductible 	100% (Deductible Waived)	50%

	IN-NETWORK	OUT-OF-NETWORK
<p>In Addition, The Following Preventive / Routine Services Are Covered For Women:</p> <ul style="list-style-type: none"> ➤ Screening For Gestational Diabetes ➤ Papillomavirus DNA Testing* ➤ Counseling For Sexually Transmitted Infections (Provided Annually)* ➤ Counseling For Human Immune-Deficiency Virus (Provided Annually)* ➤ Breastfeeding Support, Supplies, And Counseling ➤ Counseling For Interpersonal And Domestic Violence For Women (Provided Annually)* <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>*These Services May Also Apply To Men.</p>	<p>100% (Deductible Waived)</p>	<p>50%</p>
<p>Private Duty Nursing:</p> <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	<p>70%</p>	<p>30 Visits 50%</p>
<p>Sterilizations:</p> <p>For Men:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>For Women:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	<p>70%</p> <p>100% (Deductible Waived)</p>	<p>50%</p> <p>50%</p>
<p>Teladoc Health Services:</p> <p>24/7 Care:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Dermatology:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Mental Health:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Medical:</p> <ul style="list-style-type: none"> • Copay Per Occurrence • Paid By Plan <p>Primary360 - Preventive:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Note: Multiple Copays Apply When Multiple Claims Are Billed On The Same Date Of Service.</p>	<p>\$40 100%(Deductible Waived)</p> <p>\$40 100%(Deductible Waived)</p> <p>\$40 100%(Deductible Waived)</p> <p>\$40 100%(Deductible Waived)</p> <p>100% (Deductible Waived)</p>	
<p>Therapy Services:</p> <ul style="list-style-type: none"> • Maximum Visits Per Calendar Year • Paid By Plan After Deductible 	<p>70%</p>	<p>45 Visits 50%</p>

	IN-NETWORK	OUT-OF-NETWORK
Travel And Lodging For Restrictive Services – Refer To The Covered Medical Benefits Section For Details		
• Maximum Benefit Per Calendar Year		\$2,000
• Paid By Plan After Deductible	70%	50%
Vision Care Benefits:		
• Paid By Plan After Deductible	70%	50%
All Other Covered Expenses:		
• Paid By Plan After Deductible	70%	50%

TRANSPLANT SCHEDULE OF BENEFITS (San Jose Plan, Benefit Plan(s) 001)

<p>Transplant Services At A Designated Transplant Facility:</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Inpatient Services / Physician Charges:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Travel And Housing:</p> <ul style="list-style-type: none"> • Maximum Benefit Per Transplant Per Lifetime Including COE Access For Cancer And Congenital Heart Disease • Maximum Benefit Per Day • Paid By Plan <p>Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.</p>	<p>80%</p> <p>80% (Deductible Waived)</p> <p>\$10,000</p> <p>\$50 (\$100 For Patient Plus One Companion) 100% (Deductible Waived)</p>	
<p>Transplant Services At A Non-Designated Transplant Facility:</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	<p align="center">IN-NETWORK</p> <p align="center">80%</p>	<p align="center">OUT-OF-NETWORK</p> <p align="center">No Benefit</p>

TRANSPLANT SCHEDULE OF BENEFITS (PPO Plan, Benefit Plan(s) 004, 005)

<p>Transplant Services At A Designated Transplant Facility:</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Travel And Housing:</p> <ul style="list-style-type: none"> • Maximum Benefit Per Transplant Per Lifetime Including COE Access for Cancer And Congenital Heart Disease • Maximum Benefit Per Day • Paid By Plan <p><i>Note: If The Covered Person Is An Enrolled Dependent Minor Child, The Transportation Expenses Of Two Companions Will Be Covered And Lodging Expenses Will Be Reimbursed Up To \$100 Per Day.</i></p> <p>Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.</p>	<p>80% (Deductible Waived)</p> <p>\$10,000</p> <p>\$50 (\$100 For Patient Plus One Companion) 100% (Deductible Waived)</p>	
	IN-NETWORK	OUT-OF-NETWORK
<p>Transplant Services At A Non-Designated Transplant Facility:</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%

TRANSPLANT SCHEDULE OF BENEFITS (Consumer Driven Health Plan, Benefit Plan(s) 013, 014)

<p>Transplant Services At A Designated Transplant Facility:</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible <p>Travel And Housing:</p> <ul style="list-style-type: none"> • Maximum Benefit Per Transplant Per Lifetime Including COE Access for Cancer And Congenital Heart Disease • Maximum Benefit Per Day • Paid By Plan After Deductible <p><i>Note: If The Covered Person Is An Enrolled Dependent Minor Child, The Transportation Expenses Of Two Companions Will Be Covered And Lodging Expenses Will Be Reimbursed Up To \$100 Per Day.</i></p> <p>Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.</p>	<p>80%</p> <p>\$10,000</p> <p>\$50 (\$100 For Patient Plus One Companion)</p> <p>100%</p>	
	IN-NETWORK	OUT-OF-NETWORK
<p>Transplant Services At A Non-Designated Transplant Facility:</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	80%	50%

TRANSPLANT SCHEDULE OF BENEFITS (Co-pay Plan, Benefit Plan(s) 016)

<p>Transplant Services: Designated Transplant Facility</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan <p>Travel And Housing:</p> <ul style="list-style-type: none"> • Maximum Benefit Per Transplant Per Lifetime Including COE Access for Cancer And Congenital Heart Disease • Maximum Benefit Per Day • Paid By Plan After Deductible <p>Travel And Housing At Designated Transplant Facility At Contract Effective Date/Pre-Transplant Evaluation And Up To One Year From Date Of Transplant.</p>	<p>70% (Deductible Waived)</p> <p>\$10,000</p> <p>\$50 (\$100 For Patient Plus One Companion)</p> <p>100%</p>	
<p>Transplant Services: Non-Designated Transplant Facility</p> <p>Transplant Services:</p> <ul style="list-style-type: none"> • Paid By Plan After Deductible 	<p align="center">IN-NETWORK</p> <p align="center">70%</p>	<p align="center">OUT-OF-NETWORK</p> <p align="center">50%</p>

WINFERTILITY BENEFIT PROGRAM

Hertz Family Building Benefit will include up to \$35,000 Combined (Medical, Prescription, Donor) as a lifetime maximum (LTM) of this membership for *Eligible Covered Members*.

The member is strongly encouraged to enroll and services must be preauthorized by calling the WIN Medical Management Program at least two weeks prior to the initiation of hormone treatment services.

Failure to obtain authorization of services may result in a claims denial of benefits. The fertility benefit is available to all employees, spouses, domestic partners and their dependents enrolled in the Hertz UMR health plan. Cost share (copay, coinsurance, deductible) of the UMR health plan. Cost share (copay, coinsurance, deductible) of the UMR health plan will apply to this fertility benefit.

DOI Waived: The fertility benefit is available to all employees and their spouses with or without a diagnosis of infertility.

Covered Services for \$35,000 combined (Medical, Prescription, Donor) Lifetime Maximum Dollar Benefit include:

- a. Diagnostic services for fertility not covered by another source.
- b. Artificial insemination (AI) cycles and timed intercourse (natural cycles, clomid/letrozole cycle).
- c. The following assisted reproductive treatment cycles and procedures are covered:
 - i. In-Vitro Fertilization (IVF)
 - ii. Donor IVF cycle (also includes purchase of frozen donor eggs or sperm).
 - iii. Intracytoplasmic Sperm Injection (ICSI)
 - iv. Assisted Hatching
 - v. Oocyte Thaw Cycles (OTC)
 - vi. Frozen Embryo Transfer (FET)
 - vii. Gamete Intrafallopian Cycle (GIFT)
 - viii. Zygote Intrafallopian Transfer (ZIFT)
 - ix. Preimplantation Genetic Testing with Embryo Biopsy
 - a. Oocyte from member that is age 35 or older
 - b. Recurrent Pregnancy Loss (two or more unexplained clinical pregnancy losses) or previously diagnosed aneuploid pregnancies or births.
 - c. Recurrent implantation failure (three or more failed embryo transfers)
 - d. Both parents are carriers of a recessive single gene autosomal mutation
 - e. One parent is a known carrier of a single gene autosomal dominant or X-linked disease.
 - f. One parent is known translocation carrier
 - x. Cryopreservation of blastocyst(s) and embryo(s) from covered IVF and OTC cycles with storage for up to one (1) year from the date of the initial cryopreservation.
 - xi. Medical and elective oocyte (egg) freezing cycles with storage for up to one (1) year from the date of the initial cryopreservation.
 - xii. Medical and elective sperm freezing with storage for up to one (1) year from the date of initial cryopreservation.
- d. Pathology and laboratory services, including but not limited to:
 - i. Hormonal assays
 - ii. Semen analysis, as appropriate
 - iii. Ultrasound exams
 - iv. Fertilization and appropriate embryology services
 - v. Ova identification
- e. Medications necessary to the provisions above, including parenteral injection, are included for infertility treatment related drugs while the member is a member of this plan and until exhaustion of the combined LTM benefit.

EXCLUSIONS:

The following services are excluded from coverage:

- a. **DONOR EXPENSES.**
 - a. **DONOR COVERED:** Related non-medical donor expenses for donated oocytes or sperm, including donor compensation and psychological screening.
- b. **VOLUNTARY STERILIZATION EXCLUSION**
 - a. **DOI WAIVED:** If a member has undergone an elective sterilization procedure, they are not eligible for benefits unless they undergo a successful reversal; Or WIN's consulting medical director determines that the reversal of the elective sterilization procedure is not medically indicated or will not improve the likelihood of conception due to multifactorial causes of infertility. Reversal of a sterilization procedure is not covered. HOWEVER, the partner that did not elect voluntary sterilization could be eligible for benefits based on plan design.
- c. Surrogacy / Gestational Carriers and any fees associated with it are not covered. However, note that the medical expenses for any of the member's portion of a treatment cycle is covered even if they are using a surrogate / gestational carrier.
- d. Services not specifically listed as covered.
- e. Artificial Insemination or Timed Intercourse cycles stimulated with Gonadotropin or menotropin (e.g. FSH/IUI cycles) are excluded unless member has diagnosis of hypogonadotropic anovulatory disorders or hypopituitarism, or after member has not ovulated or conceived after a prior trial of 3 cycles of clomiphene citrate or letrozole.
- f. Cost share (copays, coinsurance, deductible) for services covered under the health plan benefit are excluded from reimbursement.

WINMATERNITY PROGRAM

The WINMATERNITY Program provides tools and information to help your whole family have a successful pregnancy. Use this program throughout your pregnancy and after your baby is born to:

- Receive 1:1 nurse care advocacy personalized for your journey.
- Learn what's best for a health pregnancy.
 - Receive materials on prenatal care and growth and development of your baby.
 - Take a high-risk pregnancy survey and find out if you have any issues or risk factors that could affect your pregnancy.
- If you have issues or risk factors that need special attention, the program's nurses provide personal care management to determine ways to lower your risks.
- Welcome kit includes a smart blood pressure cuff along with other gifts that will help track your blood pressure to reduce your risk for pre-term labor.
- WINcentive program integrates your smart watch or fitness tracker along with the smart blood pressure cuff to keep you healthy while earning dollars that can be used for any upcoming purchases you might have as you prepare for baby.

For more information, download the WINFamily app using employer code HTZ25 or call WIN at 855-596-6966.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Benefit Plan(s) 001

CO-PAYS

A Co-pay is the amount that the Covered Person pays each time certain services are received. The Co-pay is typically a flat dollar amount and is paid at the time of service or when billed by the provider. Co-pays do not apply toward satisfaction of Deductibles. Co-pays apply toward satisfaction of in-network out-of-pocket maximums. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

DEDUCTIBLES

A Deductible is an amount of money paid once per Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits.

Pharmacy expenses do not count toward meeting the Deductible of this Plan. The Deductible amounts that the Covered Person Incurs for Covered Expenses will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

The Deductible amounts that the Covered Person Incurs at an in-network provider will apply to the in-network total individual Deductible. The Deductible amounts that the Covered Person Incurs at an out-of-network provider will apply to the out-of-network total individual Deductible.

PLAN PARTICIPATION

Plan Participation is the percentage of Covered Expenses that the Covered Person is responsible for paying after the Deductible is met. The Covered Person pays this percentage until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is the most the Covered Person pays each year for Covered Expenses. Annual out-of-pocket maximums are shown on the Schedule of Benefits. Amounts the Covered Person Incurs for Covered Expenses will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). If the Covered Person's out-of-pocket expenses in a Plan Year exceed the annual out-of-pocket maximum, the Plan pays 100% of the Covered Expenses through the end of the Plan Year.

The following will not be used to meet the out-of-pocket maximums:

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Any amounts over the Recognized Amount, Usual and Customary amount, or Negotiated Rate.

The eligible out-of-pocket expenses that the Covered Person Incurs at an in-network provider will apply to the in-network total out-of-pocket maximum. The eligible out-of-pocket expenses that the Covered Person Incurs at an out-of-network provider will apply to the out-of-network total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays or required Plan Participation) under the terms of this Plan. The requirement that You pay the applicable out-of-pocket expenses cannot be waived by a provider under any “fee forgiveness”, “not out-of-pocket” or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person’s claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Benefit Plan(s) 004, 005, 016

CO-PAYS

A Co-pay is the amount that the Covered Person pays each time certain services are received. The Co-pay is typically a flat dollar amount and is paid at the time of service or when billed by the provider. Co-pays do not apply toward satisfaction of Deductibles. Co-pays apply toward satisfaction of in-network out-of-pocket maximums. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

DEDUCTIBLES

A Deductible is an amount of money paid once per Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person up to a family Deductible limit. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits.

Pharmacy expenses do not count toward meeting the Deductible of this Plan. The Deductible amounts that the Covered Person Incurs for Covered Expenses will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

The Deductible amounts that the Covered Person Incurs at an in-network provider will apply to the in-network total individual and family Deductible. The Deductible amounts that the Covered Person Incurs at an out-of-network provider will apply to the out-of-network total individual and family Deductible.

PLAN PARTICIPATION

Plan Participation is the percentage of Covered Expenses that the Covered Person is responsible for paying after the Deductible is met. The Covered Person pays this percentage until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is the most the Covered Person pays each year for Covered Expenses. Annual out-of-pocket maximums are shown on the Schedule of Benefits. Amounts the Covered Person Incurs for Covered Expenses will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). If the Covered Person's out-of-pocket expenses in a Plan Year exceed the annual out-of-pocket maximum, the Plan pays 100% of the Covered Expenses through the end of the Plan Year.

The following will not be used to meet the out-of-pocket maximums:

- Penalties, legal fees and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Any amounts over the Recognized Amount, Usual and Customary amount, or Negotiated Rate.

The eligible out-of-pocket expenses that the Covered Person Incurs at an in-network provider will apply to the in-network total out-of-pocket maximum. The eligible out-of-pocket expenses that the Covered Person Incurs at an out-of-network provider will apply to the out-of-network total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays or required Plan Participation) under the terms of this Plan. The requirement that You and Your Dependent(s) pay the applicable out-of-pocket expenses cannot be waived by a provider under any “fee forgiveness”, “not out-of-pocket” or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person’s claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

OUT-OF-POCKET EXPENSES AND MAXIMUMS

Benefit Plan(s) 013, 014

CO-PAYS

A Co-pay is the amount that the Covered Person pays each time certain services are received. The Co-pays is typically a flat dollar amount and is paid at the time of service or when billed by the provider. Co-pays do not apply toward satisfaction of Deductibles. Once the Deductible is met, the Co-pay will apply. Co-pays apply toward satisfaction of in-network and out-of-network out-of-pocket maximums. The Co-pay and out-of-pocket maximum are shown on the Schedule of Benefits.

DEDUCTIBLES

A Deductible is an amount of money paid once per Plan Year by the Covered Person before any Covered Expenses are paid by this Plan. A Deductible applies to each Covered Person up to a family Deductible limit. When a new Plan Year begins, a new Deductible must be satisfied.

Deductible amounts are shown on the Schedule of Benefits. Generally, the applicable Deductible must be met before any benefits will be paid under this Plan. However, certain covered benefits may be paid first dollar.

The Deductible amounts that the Covered Person incurs for Covered Expenses, including covered Pharmacy expenses, will be used to satisfy the Deductible(s) shown on the Schedule of Benefits.

The Deductible amounts that the Covered Person incurs at an in-network provider will apply to the in-network total individual and family Deductible. The Deductible amounts that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total individual and family Deductible.

PLAN PARTICIPATION

Plan Participation is the percentage of Covered Expenses that the Covered Person is responsible for paying after the Deductible is met. The Covered Person pays this percentage until the Covered Person's (or family's, if applicable) annual out-of-pocket maximum is reached. The Plan Participation rate is shown on the Schedule of Benefits.

Any payment for an expense that is not covered under this Plan will be the Covered Person's responsibility.

ANNUAL OUT-OF-POCKET MAXIMUMS

The annual out-of-pocket maximum is the most the Covered Person pays each year for Covered Expenses. There are separate in-network and out-of-network out-of-pocket maximums for this Plan. Annual out-of-pocket maximums are shown on the Schedule of Benefits. Amounts the Covered Person incurs for Covered Expenses will be used to satisfy the Covered Person's (or family's, if applicable) annual out-of-pocket maximum(s). If the Covered Person's out-of-pocket expenses in a Plan Year exceed the annual out-of-pocket maximum, the Plan pays 100% of Covered Expenses through the end of the Plan Year.

The following will not be used to meet the out-of-pocket maximums:

- Penalties, legal fees, and interest charged by a provider.
- Expenses for excluded services.
- Any charges above the limits specified elsewhere in this document.
- Any amounts over the Recognized Amount, Usual and Customary amount, or Negotiated Rate.

The eligible out-of-pocket expenses that the Covered Person incurs at an in-network provider will apply to the in-network total out-of-pocket maximum. The eligible out-of-pocket expenses that the Covered Person incurs at an out-of-network provider will apply to the out-of-network total out-of-pocket maximum.

NO FORGIVENESS OF OUT-OF-POCKET EXPENSES

The Covered Person is required to pay the out-of-pocket expenses (including Deductibles, Co-pays, or required Plan Participation) under the terms of this Plan. The requirement that You and Your Dependent(s) pay the applicable out-of-pocket expenses may not be waived by a provider under any “fee forgiveness, “not out-of-pocket,” or similar arrangement. If a provider waives the required out-of-pocket expenses, the Covered Person’s claim may be denied and the Covered Person will be responsible for payment of the entire claim. The claim(s) may be reconsidered if the Covered Person provides satisfactory proof that he or she paid the out-of-pocket expenses under the terms of this Plan.

The Covered Person’s ability to contribute to a Health Savings Account (HSA) on a tax favored basis may be affected by any arrangement that waives this Plan’s Deductible.

ELIGIBILITY AND ENROLLMENT (San Jose Plan)

Class(es) A01, C01

ELIGIBILITY AND ENROLLMENT PROCEDURES

You are responsible for enrolling in the manner and form prescribed by Your employer. The Plan's eligibility and enrollment procedures include administrative safeguards and processes designed to ensure and verify that eligibility and enrollment determinations are made in accordance with the Plan. From time to time, the Plan may request documentation from You in order to make determinations for continuing eligibility. The coverage choices that will be offered to You will be the same choices offered to other similarly situated Employees.

WAITING PERIOD

If eligible, You must complete a Waiting Period before coverage becomes effective for You. A Waiting Period is a period of time that must pass before an Employee becomes eligible for coverage under the terms of this Plan.

You are eligible for coverage on the date listed below under the Effective Date section, upon completion of 30 calendar days of regular employment in a covered position.

The start of Your Waiting Period is the first full day of employment for the job that made You eligible for coverage under this Plan.

ELIGIBILITY REQUIREMENTS

An **eligible Employee** is a person who is classified by the employer on both payroll and personnel records as an Employee who regularly works full-time 30 or more hours per week or part-time 30 hours per week, but for purposes of this Plan, it does not include the following classifications of workers except as determined by the employer in its sole discretion:

- Leased Employees.
- Independent Contractors as defined in this Plan.
- Consultants who are paid on other than a regular wage or salary basis by the employer.
- Members of the employer's Board of Directors, owners, partners, or officers, unless engaged in the conduct of the business on a full-time, regular basis.

For purposes of this Plan, eligibility requirements are used only to determine a person's initial eligibility for coverage under this Plan. An Employee may retain eligibility for coverage under this Plan if the Employee is temporarily absent on an approved leave of absence, which is combined with the employer's short-term disability policy, with the expectation of returning to work following the approved leave as determined by the employer's leave policy, provided that contributions continue to be paid on a timely basis. COBRA is not applicable until short-term disability is exhausted. Employees who meet eligibility requirements during a measurement period as required by the Affordable Care Act (ACA) regulations will be deemed to have met the eligibility requirements for the corresponding coverage period as required by the ACA regulations. The employer's classification of an individual is conclusive and binding for purposes of determining eligibility under this Plan. No reclassification of a person's status, for any reason, by a third party, whether by a court, governmental agency, or otherwise, without regard to whether or not the employer agrees to such reclassification, will change a person's eligibility for benefits.

Note: Eligible Employees who decline to enroll in this Plan must state so in writing. In order to preserve potential special enrollment rights, eligible individuals declining coverage must state in writing that enrollment is declined due to coverage under another group health plan or health insurance policy. Proof of such plan or policy may be required upon application for special enrollment. See the Special Enrollment Provision section of this Plan.

EFFECTIVE DATE OF EMPLOYEE'S COVERAGE

Your coverage will begin on the later of the following dates:

- If You apply within Your Waiting Period, Your coverage will become effective the first day of the month following the date You complete Your Waiting Period. If Your Waiting Period ends on the first day of the month, Your coverage will not begin until the first day of the following month; or
- If You are eligible to enroll under the Special Enrollment Provision, Your coverage will become effective on the date set forth under the Special Enrollment Provision if application is made within 31 calendar days of the event.

ANNUAL OPEN ENROLLMENT PERIOD

During the annual open enrollment period, eligible Employees will be able to enroll themselves for coverage under this Plan. Covered Employees will be able to make changes in coverage for themselves.

Coverage Waiting Periods are waived during the annual open enrollment period for covered Employees changing from one Plan to another Plan or changing coverage levels within the Plan.

If You becomes covered under this Plan as a result of electing coverage during the annual open enrollment period, the following will apply:

- The employer will give eligible Employees written notice prior to the start of an annual open enrollment period; and
- This Plan does not apply to charges for services performed or treatment received prior to the Effective Date of the Covered Person's coverage; and
- The Effective Date of coverage will be July 1 following the annual open enrollment period.

ELIGIBILITY AND ENROLLMENT (PPO Plan, CoPay Plan, Consumer Driven Health Plan)

Class(es) A04, A05, A10, A11, A13, A14, A15, C04, C05, C12, C13, C15, C16, C17

ELIGIBILITY AND ENROLLMENT PROCEDURES

You are responsible for enrolling in the manner and form prescribed by Your employer. The Plan's eligibility and enrollment procedures include administrative safeguards and processes designed to ensure and verify that eligibility and enrollment determinations are made in accordance with the Plan. From time to time, the Plan may request documentation from You or Your Dependents in order to make determinations for continuing eligibility. The coverage choices that will be offered to You will be the same choices offered to other similarly situated Employees.

WAITING PERIOD

If eligible, You must complete a Waiting Period before coverage becomes effective for You and Your Dependents. A Waiting Period is a period of time that must pass before an Employee or Dependent becomes eligible for coverage under the terms of this Plan.

You are eligible for coverage on the date listed below under the Effective Date section, upon completion of 30 calendar days of regular employment in a covered position.

The start of Your Waiting Period is the first full day of employment for the job that made You eligible for coverage under this Plan.

ELIGIBILITY REQUIREMENTS

An **eligible Employee** is a person who is classified by the employer on both payroll and personnel records as an Employee who regularly works full-time 30 or more hours per week or part-time 30 hours per week, but for purposes of this Plan, it does not include the following classifications of workers except as determined by the employer in its sole discretion:

- Leased Employees.
- Independent Contractors as defined in this Plan.
- Consultants who are paid on other than a regular wage or salary basis by the employer.
- Members of the employer's Board of Directors, owners, partners, or officers, unless engaged in the conduct of the business on a full-time, regular basis.

For purposes of this Plan, eligibility requirements are used only to determine a person's initial eligibility for coverage under this Plan. An Employee may retain eligibility for coverage under this Plan if the Employee is temporarily absent on an approved leave of absence, which is combined with the employer's short-term disability policy, with the expectation of returning to work following the approved leave as determined by the employer's leave policy, provided that contributions continue to be paid on a timely basis. COBRA is not applicable until short-term disability is exhausted. Employees who meet eligibility requirements during a measurement period as required by the Affordable Care Act (ACA) regulations will be deemed to have met the eligibility requirements for the corresponding coverage period as required by the ACA regulations. The employer's classification of an individual is conclusive and binding for purposes of determining eligibility under this Plan. No reclassification of a person's status, for any reason, by a third party, whether by a court, governmental agency, or otherwise, without regard to whether or not the employer agrees to such reclassification, will change a person's eligibility for benefits.

An eligible Employee who is covered under this Plan and who retires under the employer's formal retirement plan will be eligible to continue participating in the Plan upon retirement, provided the individual continues to make the required contribution. See the Coordination of Benefits section for more information on how this Plan coordinates with Medicare coverage. Retirees may continue coverage under this Plan until **death**. [In the event the Employee dies, coverage for an eligible Dependent may continue for up to 36 months.](#)

Note: Eligible Employees and Dependents who decline to enroll in this Plan must state so in writing. In order to preserve potential special enrollment rights, eligible individuals declining coverage must state in writing that enrollment is declined due to coverage under another group health plan or health insurance policy. Proof of such plan or policy may be required upon application for special enrollment. See the Special Enrollment Provision section of this Plan.

An **eligible Dependent** includes:

- Your legal spouse, provided he or she is not covered as an Employee under this Plan. For purposes of eligibility under this Plan, a legal spouse does not include a Common-Law Marriage spouse, even if such partnership is recognized as a legal marriage in the state in which the couple resides. An eligible Dependent does not include an individual from whom You have obtained a legal separation or divorce. Documentation on a Covered Person's marital status may be required by the Plan Administrator.
- Your Domestic Partner, as long as he or she meets the definition of Domestic Partner as stated in the Glossary of Terms, and the person is not covered as an Employee under this Plan. When a person no longer meets the definition of Domestic Partner, that person no longer qualifies as Your Dependent.
- A Dependent Child until the Child reaches his or her 26th birthday. The term "**Child**" includes the following Dependents:
 - A natural biological Child;
 - A stepchild;
 - A legally adopted Child or a Child legally Placed for Adoption as granted by action of a federal, state, or local governmental agency responsible for adoption administration or a court of law if the Child has not attained age 26 as of the date of such placement;
 - A Child under Your (or Your spouse's or Domestic Partner's) Legal Guardianship as ordered by a court;
 - A Child who is considered an alternate recipient under a Qualified Medical Child Support Order (QMCSO);
 - A foster Child;
 - A Child of a Domestic Partner.
- A Dependent does not include the following:
 - A grandchild;
 - A Dependent Child if the Child is covered as a Dependent of another Employee at this company;
 - Any other relative or individual unless explicitly covered by this Plan.

Note: An Employee must be covered under this Plan in order for Dependents to qualify for and obtain coverage.

Eligibility Criteria: To be an eligible Totally Disabled Dependent Child, the following conditions must all be met:

- A Totally Disabled Dependent Child age 26 or over must be dependent upon the Employee for more than 50 percent of his or her support and maintenance. This financial requirement does not apply to Children who are enrolled in accordance with a Qualified Medical Child Support Order because of the Employee's divorce or separation decree.
- A Totally Disabled Dependent Child age 26 or over must be unmarried.

NON-DUPLICATION OF COVERAGE: Any person who is covered as an eligible Employee will not also be considered an eligible Dependent under this Plan.

RIGHT TO CHECK A DEPENDENT'S ELIGIBILITY STATUS: The Plan reserves the right to check the eligibility status of a Dependent at any time throughout the year. You and Your Dependent have an obligation to notify the Plan should the Dependent's eligibility status change during the Plan Year. Please notify Your Human Resources Department regarding status changes.

EXTENDED COVERAGE FOR DEPENDENT CHILDREN

A Dependent Child may be eligible for extended Dependent coverage under this Plan under the following circumstances:

- The Dependent Child was covered by this Plan on the day before the Child's 26th birthday; or
- The Dependent Child is a Dependent of an Employee newly eligible for the Plan; or
- The Dependent Child is eligible due to a special enrollment event or a Qualifying Status Change event, as outlined in the Section 125 Plan.

The Dependent Child must also fit the following category:

If You have a Dependent Child covered under this Plan who is under the age of 26 and Totally Disabled, either mentally or physically, that Child's health coverage may continue beyond the day the Child would otherwise cease to be a Dependent under the terms of this Plan. You must submit written proof that the Child is Totally Disabled within 30 calendar days after the day coverage for the Dependent would normally end. The Plan may, for three years, ask for additional proof at any time, after which the Plan may ask for proof not more than once per year. Coverage may continue subject to the following minimum requirements:

- The Dependent must not be able to hold a self-sustaining job due to the disability; and
- Proof of the disability must be submitted as required (Notice of Award of Social Security Income is acceptable); and
- The Employee must still be covered under this Plan.

A Totally Disabled Dependent Child older than 26 who loses coverage under this Plan may not re-enroll in the Plan under any circumstances.

IMPORTANT: It is Your responsibility to notify the Plan Sponsor within 60 days if Your Dependent no longer meets the criteria listed in this section. If, at any time, the Dependent fails to meet the qualifications of a Totally Disabled Dependent, the Plan has the right to be reimbursed from the Dependent or Employee for any medical claims paid by the Plan during the period that the Dependent did not qualify for extended coverage. Please refer to the COBRA Continuation of Coverage section in this document.

Employees have the right to choose which eligible Dependents are covered under the Plan.

EFFECTIVE DATE OF EMPLOYEE'S COVERAGE

Your coverage will begin on the later of the following dates:

- If You apply within Your Waiting Period, Your coverage will become effective the first day of the month following the date You complete Your Waiting Period. If Your Waiting Period ends on the first day of the month, Your coverage will not begin until the first day of the following month; or
- If You are eligible to enroll under the Special Enrollment Provision, Your coverage will become effective on the date set forth under the Special Enrollment Provision if application is made within 31 calendar days of the event.

EFFECTIVE DATE OF COVERAGE FOR YOUR DEPENDENTS

Your Dependent's coverage will be effective on the later of:

- The date Your coverage under the Plan begins if You enroll the Dependent at that time; or
- The date You acquire Your Dependent if application is made within 31 calendar days of acquiring the Dependent; or
- The date set forth under the Special Enrollment Provision if Your Dependent is eligible to enroll under the Special Enrollment Provision and application is made within 31 calendar days following the event; or
- The date specified in a Qualified Medical Child Support Order or the date the Plan Administrator determines that the order is a QMCSO.

A contribution will be charged from the first day of coverage for the Dependent if an additional contribution is required. In no event will Your Dependent be covered prior to the day Your coverage begins.

ANNUAL OPEN ENROLLMENT PERIOD

During the annual open enrollment period, eligible Employees will be able to enroll themselves and their eligible Dependents for coverage under this Plan. Covered Employees will be able to make changes in coverage for themselves and their eligible Dependents.

Coverage Waiting Periods are waived during the annual open enrollment period for covered Employees and covered Dependents changing from one Plan to another Plan or changing coverage levels within the Plan.

If You and/or Your Dependent becomes covered under this Plan as a result of electing coverage during the annual open enrollment period, the following will apply:

- The employer will give eligible Employees written notice prior to the start of an annual open enrollment period; and
- This Plan does not apply to charges for services performed or treatment received prior to the Effective Date of the Covered Person's coverage; and
- The Effective Date of coverage will be July 1 following the annual open enrollment period.

HERTZ CUSTOM BENEFIT PROGRAM (San Jose Plan, PPO Plan, CoPay Plan, Consumer Driven Health Plan)

Post-Retirement Medical Coverage

If You were hired on or after January 1, 1990, You will not be eligible for post-retirement medical coverage at retirement.

If You were hired prior to January 1, 1990, participate in THE HERTZ CORPORATION Custom Benefit Program and retire before age 65 under THE HERTZ CORPORATION Account Balance Defined Benefit Pension Plan, then You have the option of continuing medical coverage after Your coverage under the active medical Plan ends. For Your post-retirement medical coverage, You may be able to choose from the medical Plans offered to You under THE HERTZ CORPORATION Custom Benefit Program at the time Your coverage under the active medical Plan ends, which You may continue until You become eligible for Medicare and the Medicare Supplement Plan described below.

If You elect COBRA coverage, You will not be eligible for the Post-Retirement medical coverage, and visa versa, if You elect the Post-Retirement medical coverage, You will be waiving coverage under COBRA. However, if You are a Hawaii employee participating in a Hawaii-only plan at retirement, You can continue coverage with that plan for up to 18 months (by electing coverage through COBRA) and then can select post-retirement medical coverage.

Whatever medical option You choose generally remains in effect for Your entire retirement; it cannot be changed by You, unless Hertz, at its discretion, makes another option(s) available to You. You will be able to change Your Dependent category if You lose or gain an eligible Dependent. Upon Your death, Your covered Dependents may continue coverage for up to 36 months.

A significant portion of the cost of the post-retirement medical coverage is paid by the retiree; however, You will receive a benefit allowance to help pay for the cost of Your medical benefits. The benefit allowance is a fixed dollar amount determined by Your years of continuous service at retirement. You will receive an annual benefit allowance of \$75 per year of service for each full year of service beyond 4 years of service. The maximum annual benefit allowance is \$1,575. For example, if You retire with 5 years of service You will receive a \$75 allowance; 10 years of service You will receive a \$450 allowance; 25+ years of service You will receive a \$1,575 allowance. The difference between the medical Plan price tag and the benefit allowance will be the premium You will have to pay if You elect to be covered. The medical plan price tag is subject to change annually.

Retirees eligible for post-retirement medical coverage must enroll within 90 days following the date their coverage under THE HERTZ CORPORATION medical Plan for active Employees ends.

Medicare Supplement Plan

If You are covered by THE HERTZ CORPORATION Custom Benefit Program when You retire, You (or Your covered Dependent) are eligible for THE HERTZ CORPORATION Medicare Supplement Plan for retirees at the time You become eligible for post-retirement medical coverage (as described above) or, if later, within 31 days of becoming eligible for Medicare. You (or Your covered Dependent) become eligible for Medicare when You (or Your covered Dependent) reach age 65. You (or Your covered Dependent) may become eligible for Medicare earlier than 65 if You (or Your covered Dependent) are disabled and have been collecting Social Security Disability benefits for 24 consecutive months, or due to end-stage renal disease. It is Your obligation to immediately inform Hertz when You (or Your covered dependent) become eligible for Medicare prior to age 65 due to disability or end-stage renal disease.

THE HERTZ CORPORATION Medicare Supplement Plan *supplements*, but does not replace or duplicate, the benefits provided by Medicare. For this reason, it's very important for You or Your covered dependent to enroll in Medicare as soon as You or Your covered Dependent become eligible for Medicare.

If You need more information about Post-Retirement Medical Coverage or THE HERTZ CORPORATION Medicare Supplement Plan for Retirees, contact Your local Employee Relations Representative or the Employee Benefits Department. If You would like more information about Medicare, or if You are ready to enroll in Medicare, contact Your local Social Security office.

SPECIAL ENROLLMENT PROVISION

Under the Health Insurance Portability and Accountability Act

Class(es) A01, C01

This Plan gives each eligible person special enrollment rights if the person experiences a loss of other health coverage or a change in family status as explained below. The coverage choices that will be offered to You will be the same choices offered to other similarly situated Employees.

LOSS OF HEALTH COVERAGE

You may have a special opportunity to enroll for coverage under this Plan if You experience a loss of other health coverage.

In order for You to be eligible for special enrollment rights, You must meet the following conditions:

- You were covered under a group health plan or health insurance policy at the time coverage under this Plan was offered; and
- You stated in writing that You declined coverage due to coverage under another group health plan or health insurance policy; and
- The coverage under the other group health plan or health insurance policy was:
 - COBRA continuation coverage and that coverage was exhausted; or
 - Terminated because the person was no longer eligible for coverage under the terms of that plan or policy; or
 - Terminated and no substitute coverage was offered; or
 - No longer receiving any monetary contribution toward the premium from the employer.

You must request and apply for coverage under this Plan no later than 31 calendar days after the date the other coverage ended.

You were covered under a Medicaid plan or state child health plan and coverage for You **were** terminated due to loss of eligibility. You must request coverage under this Plan within 60 days after the date of termination of such coverage.

You may not enroll for health coverage under this Plan due to loss of health coverage under the following conditions:

- Coverage was terminated due to failure to pay timely premiums or for cause, such as making a fraudulent claim or an intentional misrepresentation of material fact, or
- You voluntarily canceled the other coverage, unless the current or former employer no longer contributed any money toward the premium for that coverage.

NEWLY ELIGIBLE FOR PREMIUM ASSISTANCE UNDER MEDICAID

A current Employee may be eligible for a special enrollment period if the Employee **is** determined eligible, under a state's Medicaid plan, for premium assistance with respect to coverage under this Plan. The Employee must request coverage under this Plan within 60 days after the date the Employee **is** determined to be eligible for such assistance.

EFFECTIVE DATE OF COVERAGE UNDER SPECIAL ENROLLMENT PROVISION

If an eligible person properly applies for coverage during this special enrollment period, the coverage will become effective as follows:

- In the case of eligibility for premium assistance under a state's Medicaid plan, on the date the approved request for coverage is received; or
- In the case of loss of coverage, on the date following loss of coverage.

RELATION TO SECTION 125 CAFETERIA PLAN

This Plan may also allow additional changes to enrollment due to change in status events under the employer's Section 125 Cafeteria Plan. Refer to the employer's Section 125 Cafeteria Plan for more information.

SPECIAL ENROLLMENT PROVISION (PPO Plan, CoPay Plan, Consumer Driven Health Plan)

Under the Health Insurance Portability and Accountability Act

Class(es) A04, A05, A10, A11, A13, A14, A15, C04, C05, C12, C13, C15, C16, C17

This Plan gives each eligible person special enrollment rights if the person experiences a loss of other health coverage or a change in family status as explained below. The coverage choices that will be offered to You will be the same choices offered to other similarly situated Employees.

LOSS OF HEALTH COVERAGE

You and Your Dependents may have a special opportunity to enroll for coverage under this Plan if You experience a loss of other health coverage.

In order for You to be eligible for special enrollment rights, You must meet the following conditions:

- You and/or Your Dependents were covered under a group health plan or health insurance policy at the time coverage under this Plan was offered; and
- You and/or Your Dependents stated in writing that You declined coverage due to coverage under another group health plan or health insurance policy; and
- The coverage under the other group health plan or health insurance policy was:
 - COBRA continuation coverage and that coverage was exhausted; or
 - Terminated because the person was no longer eligible for coverage under the terms of that plan or policy; or
 - Terminated and no substitute coverage was offered; or
 - No longer receiving any monetary contribution toward the premium from the employer.

You or Your Dependent must request and apply for coverage under this Plan no later than 31 calendar days after the date the other coverage ended.

You and/or Your Dependents were covered under a Medicaid plan or state child health plan and coverage for You or Your Dependents was terminated due to loss of eligibility. You must request coverage under this Plan within 60 days after the date of termination of such coverage.

You or Your Dependents may not enroll for health coverage under this Plan due to loss of health coverage under the following conditions:

- Coverage was terminated due to failure to pay timely premiums or for cause, such as making a fraudulent claim or an intentional misrepresentation of material fact, or
- You or Your Dependent voluntarily canceled the other coverage, unless the current or former employer no longer contributed any money toward the premium for that coverage.

NEWLY ELIGIBLE FOR PREMIUM ASSISTANCE UNDER MEDICAID OR CHILDREN'S HEALTH INSURANCE PROGRAM

A current Employee and his or her Dependents may be eligible for a special enrollment period if the Employee and/or Dependents are determined eligible, under a state's Medicaid plan or state child health plan, for premium assistance with respect to coverage under this Plan. The Employee must request coverage under this Plan within 60 days after the date the Employee and/or Dependents are determined to be eligible for such assistance.

CHANGE IN FAMILY STATUS

Current Employees and their Dependents, COBRA Qualified Beneficiaries, and other eligible persons have special opportunities to enroll for coverage under this Plan if they experience changes in family status.

If a person becomes an eligible Dependent through marriage, birth, adoption or Placement for Adoption, the Employee, spouse, and newly acquired Dependent(s) who are not already enrolled may enroll for health coverage under this Plan during a special enrollment period. The Employee must request and apply for coverage within 31 calendar days of the marriage, birth, adoption, or Placement for Adoption.

EFFECTIVE DATE OF COVERAGE UNDER SPECIAL ENROLLMENT PROVISION

If an eligible person properly applies for coverage during this special enrollment period, the coverage will become effective as follows:

- In the case of marriage, on the date of the marriage (note that eligible individuals must submit their enrollment forms prior to the Effective Dates of coverage in order for salary reductions to have preferred tax treatment from the date coverage begins); or
- In the case of a Dependent's birth, on the date of such birth; or
- In the case of a Dependent's adoption, the date of such adoption or Placement for Adoption; or
- In the case of eligibility for premium assistance under a state's Medicaid plan or state child health plan, on the date the approved request for coverage is received; or
- In the case of loss of coverage, on the date following loss of coverage.

RELATION TO SECTION 125 CAFETERIA PLAN

This Plan may also allow additional changes to enrollment due to change in status events under the employer's Section 125 Cafeteria Plan. Refer to the employer's Section 125 Cafeteria Plan for more information.

TERMINATION

For information about continuing coverage, refer to the COBRA Continuation of Coverage section of this SPD.

EMPLOYEE'S COVERAGE

Your coverage under this Plan will end on the earliest of:

- The end of the period for which Your last contribution is made if You fail to make any required contribution toward the cost of coverage when due; or
- The date this Plan is canceled; or
- The date coverage for Your benefit class is canceled; or
- The day of the month in which You tell the Plan to cancel Your coverage if You are voluntarily canceling it while remaining eligible because of a change in status, because of special enrollment or at annual open enrollment periods; or
- The end of the stability period as defined by the Affordable Care Act (ACA) in which You became a member of a non-covered class, as determined by the employer except as follows:
 - If You are temporarily absent from work due to an approved leave of absence for medical or other reasons, [specific rules apply to help you continue benefit coverage for You and Your family while you are on an approved leave of absence](#). If You are receiving a paycheck, Your deductions will automatically continue. If You are not receiving a paycheck, the company may waive the contribution requirement while You are on leave, and any such waiver will be applied in a non-discriminatory manner and will be communicated to You. You may continue coverage during your approved leave of absence, for up to a maximum of 24 months (or less if covered by a collective bargaining agreement that states less than 24 months). If You are enrolled in the FSA, Your coverage will only continue until the end of the Plan Year in which Your leave began. While You are on an approved leave of absence, You will participate in open enrollment as if You were an active Employee. If You elect a benefit which would require proof of health if You were an active Employee, You must also provide the proof of health while You are on an approved leave of absence.
 - If You are temporarily absent from work due to active military duty, refer to USERRA under the Uniformed Services Employment and Reemployment Rights Act of 1994 section; or
- The last day of the month [\(if retiring\)](#) or [day of the month](#) in which Your employment ends; or
- The date You submit a false claim or are involved in any other fraudulent act related to this Plan or any other group plan.

YOUR DEPENDENT'S COVERAGE (Class(es) A04, A05, A10, A11, A13, A14, A15, C04, C05, C12, C13, C15, C16, C17)

Coverage for Your Dependent will end on the earliest of the following:

- The end of the period for which Your last contribution is made if You fail to make any required contribution toward the cost of Your Dependent's coverage when due; or
- The day of the month in which Your coverage ends; or

- The day of the month in which Your Dependent is no longer Your legal spouse due to legal separation or divorce, as determined by the law of the state in which You reside; or
- The day of the month in which Your Dependent no longer qualifies as a Domestic Partner; or
- The last day of the month in which Your Dependent Child attains the limiting age listed under the Eligibility and Enrollment section; or
- If Your Dependent Child qualifies for extended Dependent coverage because he or she is Totally Disabled, the day of the month in which Your Dependent Child is no longer deemed Totally Disabled under the terms of the Plan; or
- The day of the month in which Your Dependent Child no longer satisfies a required eligibility criterion listed in the Eligibility and Enrollment section; or
- The date Dependent coverage is no longer offered under this Plan; or
- The day of the month in which You tell the Plan to cancel Your Dependent's coverage if You are voluntarily canceling it while remaining eligible because of a change in status, because of special enrollment, or at annual open enrollment periods; or
- The day of the month in which the Dependent becomes covered as an Employee under this Plan; or
- The date You or Your Dependent submits a false claim or is involved in any other fraudulent act related to this Plan or any other group plan.

RESCISSION OF COVERAGE

As permitted by the Patient Protection and Affordable Care Act, the Plan reserves the right to rescind coverage. A rescission of coverage is a retroactive cancellation or discontinuance of coverage due to fraud or intentional misrepresentation of material fact.

A cancellation/discontinuance of coverage is **not** a rescission if:

- it has only a prospective effect; or
- it is attributable to non-payment of premiums or contributions; or
- it is initiated by You or Your personal representative.

REINSTATEMENT OF COVERAGE

If Your coverage ends due to termination of employment, leave of absence, reduction of hours, or layoff and You qualify for eligibility under this Plan again (are rehired or considered to be rehired for purposes of the Affordable Care Act) within 13 weeks from the date Your coverage ended, Your coverage will be reinstated. If Your coverage ends due to termination of employment, leave of absence, reduction of hours, or layoff and You do not qualify for eligibility under this Plan again (are not rehired or considered to be rehired for purposes of the Affordable Care Act) within 13 weeks from the date Your coverage ended, and You did not perform any hours of service that were credited within the 13-week period, You will be treated as a new hire and will be required to meet all the requirements of a new Employee. Refer to the information on the Family and Medical Leave Act and the Uniformed Services Employment and Reemployment Rights Act for possible exceptions, or contact Your Human Resources or Personnel office.

If a member is laid off from Hertz and is recalled to work within a two year period, they will regain their eligibility for retiree medical coverage, as long as they were eligible for retiree medical coverage at the time they were laid off and has not had any other break in service.

COBRA CONTINUATION OF COVERAGE **(San Jose Plan)**

Class(es) A01, C01

Note: UMR (the claims administrator) does not administer the benefits or services described within this provision. Please contact the benefit manager or Your employer with any questions related to this coverage or service.

Important: Read this entire provision to understand a Covered Person's COBRA rights and obligations.

The following is a summary of the federal continuation requirements under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended. This summary generally explains COBRA continuation coverage, when it may become available to You, and what You need to do to protect the right to receive it. When You become eligible for COBRA, You may also become eligible for other coverage options that may cost less than COBRA continuation coverage. This summary provides a general notice of a Covered Person's rights under COBRA, but is not intended to satisfy all the requirements of federal law. Your employer or the COBRA Administrator will provide additional information to You as required.

You may have other options available to You when You lose group health coverage. For example, You may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, You may qualify for lower costs on Your monthly premiums and lower out-of-pocket costs. Additionally, You may qualify for a 30-day special enrollment period for another group health plan for which You are eligible (such as a spouse's plan), even if that plan generally does not accept Late Enrollees.

INTRODUCTION

Federal law gives certain persons, known as Qualified Beneficiaries (defined below), the right to continue their health care benefits beyond the date that they might otherwise lose coverage. The Qualified Beneficiary must pay the entire cost of the COBRA continuation coverage, plus an administrative fee. In general, a Qualified Beneficiary has the same rights and obligations under the Plan as an active participant.

A Qualified Beneficiary may elect to continue coverage under this Plan if such person's coverage would terminate because of a life event known as a Qualifying Event (outlined below). When a Qualifying Event causes (or will cause) a Loss of Coverage, the Plan must offer COBRA continuation coverage. Loss of Coverage means more than losing coverage entirely. It means that a person ceases to be covered under the same terms and conditions that are in effect immediately before the Qualifying Event. In short, a Qualifying Event plus a Loss of Coverage allows a Qualified Beneficiary the right to elect coverage under COBRA.

Generally, You may be Qualified Beneficiaries and eligible to elect COBRA continuation coverage, even if You **are** already covered under another employer-sponsored group health plan or is enrolled in Medicare at the time of the COBRA election.

COBRA CONTINUATION COVERAGE FOR QUALIFIED BENEFICIARIES

The length of COBRA continuation coverage that is offered varies based on who the Qualified Beneficiary is and what **Qualifying Event** is experienced as outlined below.

If You are an Employee, You will become a Qualified Beneficiary if You lose coverage under the Plan because either one of the following Qualifying Events happens:

Qualifying Event	Length of Continuation
• Your employment ends for any reason other than Your gross misconduct	up to 18 months
• Your hours of employment are reduced	up to 18 months

(There are two ways in which this 18-month period of COBRA continuation coverage may be extended. See the section below entitled “The Right to Extend the Length of COBRA Continuation Coverage” for more information.)

COBRA NOTICE PROCEDURES

THE NOTICE(S) A COVERED PERSON MUST PROVIDE UNDER THIS SUMMARY PLAN DESCRIPTION

In order to be eligible to receive COBRA continuation coverage, covered Employees have certain obligations with respect to certain Qualifying Events to provide written notices to the administrator. Follow the rules described in this procedure when providing notice to the administrator, whether to Your employer or to the COBRA administrator.

A Qualified Beneficiary’s written notice must include all of the following information (a form for notifying the COBRA administrator is available upon request.)

- The Qualified Beneficiary’s name, current address, and complete phone number,
- The group number and the name of the Employee’s employer,
- A description of the Qualifying Event (i.e., the life event experienced), and
- The date the Qualifying Event occurred or will occur.

For purposes of the deadlines described in this Summary Plan Description, the notice must be postmarked by the deadline. In order to protect Your family’s rights, the Plan Administrator should be informed of any changes to the addresses of family members. Keep copies of all notices You send to the Plan Administrator or COBRA administrator.

COBRA NOTICE REQUIREMENTS AND ELECTION PROCESS

EMPLOYER OBLIGATIONS TO PROVIDE NOTICE OF THE QUALIFYING EVENT

Your employer will give notice to the COBRA administrator when coverage terminates due to the Employee’s termination of employment or reduction in hours, the death of the Employee, or the Employee’s becoming entitled to Medicare benefits due to age or disability (Part A, Part B, or both). Your employer will notify the COBRA administrator within 30 calendar days of when one of these events occurs.

EMPLOYEE OBLIGATIONS TO PROVIDE NOTICE OF THE QUALIFYING EVENT

The covered Employee or Qualified Beneficiary must provide written notice to the Plan Administrator in order to ensure rights to COBRA continuation coverage. The Covered Person must provide this notice within the 60-calendar-day period that begins on the latest of:

- The date of the Qualifying Event; or
- The date on which there is a Loss of Coverage (or would be a Loss of Coverage) due to the original Qualifying Event; or
- The date on which the Qualified Beneficiary is informed of this notice requirement by receiving this Summary Plan Description or the General COBRA Notice.

The Plan Administrator will notify the COBRA administrator within 30 calendar days from the date that notice of the Qualifying Event has been provided.

The COBRA administrator will, in turn, provide an election notice to each Qualified Beneficiary within 14 calendar days of receiving notice of a Qualifying Event from the employer, the covered Employee or the Qualified Beneficiary.

MAKING AN ELECTION TO CONTINUE GROUP HEALTH COVERAGE

Each Qualified Beneficiary has the independent right to elect COBRA continuation coverage. A Qualified Beneficiary will receive a COBRA election form that should be completed in order to elect to continue group health coverage under this Plan. A Qualified Beneficiary may elect COBRA coverage at any time within the 60-day election period. The election period ends 60 calendar days after the later of:

- The date Plan coverage terminates due to a Qualifying Event; or
- The date the Plan Administrator provides the Qualified Beneficiary with an election notice.

A Qualified Beneficiary must notify the COBRA Administrator of their election in writing or via the online portal, if available, in order to continue group health coverage and must make the required payments when due in order to remain covered. If online election is available, You will receive instructions for online election when Your election notice is provided. If the Qualified Beneficiary does not choose COBRA continuation coverage within the 60-day election period, group health coverage will end on the day of the Qualifying Event.

PAYMENT OF CLAIMS AND DATE COVERAGE BEGINS

No claims will be paid under this Plan for services the Qualified Beneficiary receives on or after the date coverage is lost due to a Qualifying Event. If, however, the Qualified Beneficiary has not completed a waiver and decides to elect COBRA continuation coverage within the 60-day election period, group health coverage will be reinstated retroactively to the date coverage was lost, provided the Qualified Beneficiary makes the required payment when due. Any claims that were denied during the initial COBRA election period will be reprocessed once the COBRA administrator receives the completed COBRA election form and required payment.

If a Qualified Beneficiary previously waived COBRA coverage but revokes that waiver within the 60-day election period, coverage will not be retroactive to the date of the Qualifying Event but instead will become effective on the date the waiver is revoked.

PAYMENT FOR CONTINUATION COVERAGE

Qualified Beneficiaries are required to pay the entire cost of continuation coverage, which includes both the employer and Employee contributions. This cost may also include a 2% additional fee to cover administrative expenses (or, in the case of the 11-month extension due to disability, a 50% additional fee). The cost of continuation coverage is subject to change at least once per year.

If Your employer offers annual open enrollment opportunities for active Employees, each Qualified Beneficiary will have the same options under COBRA. The cost of continuation coverage will be adjusted accordingly.

The **initial payment** is due no later than 45 calendar days after the Qualified Beneficiary elects COBRA as evidenced by the postmark date on the envelope or, if online election is available, the date Your election is submitted electronically. This first payment must cover the cost of continuation coverage from the time coverage under the Plan would have otherwise terminated, up to the time the first payment is made. If the initial payment is not made within the 45-day period, then coverage will remain terminated without the possibility of reinstatement. There is no grace period for the initial payment.

The due date for **subsequent payments** is typically the first day of the month for any particular period of coverage. However, the Qualified Beneficiary will receive specific payment information, including due dates, when the Qualified Beneficiary becomes eligible for and elects COBRA continuation coverage.

If, for whatever reason, any Qualified Beneficiary receives any benefits under the Plan during a month for which the payment was not made on time, the Qualified Beneficiary will be required to reimburse the Plan for the benefits received.

If the COBRA administrator receives a check that is missing information or contains discrepancies regarding the information on the check (e.g., the numeric dollar amount does not match the written dollar amount), the COBRA administrator will provide a notice to the Qualified Beneficiary with information regarding what needs to be done to correct the mistake.

Note: Payment will not be considered made if a check is returned for non-sufficient funds.

A QUALIFIED BENEFICIARY'S NOTICE OBLIGATIONS WHILE ON COBRA

Always keep the COBRA administrator informed of the current addresses of all Covered Persons who are or who may become Qualified Beneficiaries. Failure to provide this information to the COBRA administrator may cause You to lose important rights under COBRA.

In addition, written notice to the COBRA administrator is required within 30 calendar days of the date any one of the following events occurs:

- The Qualified Beneficiary marries. Refer to the Special Enrollment Provision section of this SPD for additional information regarding special enrollment rights.
- A final determination is made by the Social Security Administration that a disabled Qualified Beneficiary is no longer disabled.
- Any Qualified Beneficiary becomes covered by another group health plan or enrolls in Medicare Part A or Part B.

Additionally, if the COBRA administrator or the Plan Administrator requests additional information from the Qualified Beneficiary, the Qualified Beneficiary must provide the requested information in the timeframe outlined in the request document.

LENGTH OF CONTINUATION COVERAGE

COBRA coverage is available up to the maximum periods described below, subject to all COBRA regulations and the conditions of this Summary Plan Description:

- For Employees: 18 months from the Qualifying Event if due to the Employee's termination of employment or reduction of work hours.

THE RIGHT TO EXTEND THE LENGTH OF COBRA CONTINUATION COVERAGE

While on COBRA continuation coverage, certain Qualified Beneficiaries may have the right to extend continuation coverage provided written notice is given to the COBRA Administrator as soon as possible but no later than the **required** timeframes stated below.

Social Security Disability Determination (For Employees): A Qualified Beneficiary may be granted an 11-month extension to the initial 18-month COBRA continuation period, for a total maximum of 29 months of COBRA, in the event that the Social Security Administration determines the Qualified Beneficiary to be disabled either before becoming eligible for, or within the first 60 days of being covered by, COBRA continuation coverage. This extension will not apply if the original COBRA continuation was for 36 months.

The Qualified Beneficiary must give the COBRA administrator a copy of the Social Security Administration letter of disability determination before the end of the initial 18-month period and within 60 days of the later of:

- The date of the Social Security Administration disability determination;
- The date the Qualifying Event occurs;
- The date the Qualified Beneficiary loses (or would lose) coverage due to the original Qualifying Event; or
- The date on which the Qualified Beneficiary is informed of the requirement to notify the COBRA administrator of the disability by receiving this Summary Plan Description or the General COBRA Notice.

Note: Premiums may be higher after the initial 18-month period for persons exercising this disability extension provision available under COBRA.

If the Social Security Administration determines the Qualified Beneficiary is no longer disabled, the Qualified Beneficiary must notify the Plan of that fact within 30 days after the Social Security Administration's determination.

COVERAGE OPTIONS OTHER THAN COBRA CONTINUATION COVERAGE

There may be other coverage options for You through the Health Insurance Marketplace, Medicaid, or other group health plan coverage (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

EARLY TERMINATION OF COBRA CONTINUATION

COBRA continuation coverage may terminate before the end of the above maximum coverage periods for any of the following reasons:

- The employer ceases to maintain a group health plan for any Employees. (Note that if the employer terminates the group health plan under which the Qualified Beneficiary is covered, but still maintains another group health plan for other, similarly situated Employees, the Qualified Beneficiary will be offered COBRA continuation coverage under the remaining group health plan, although benefits and costs may not be the same.)
- The required contribution for the Qualified Beneficiary's coverage is not paid within the timeframe expressed in the COBRA regulations.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes entitled to and enrolled in Medicare.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes covered under another group health plan.
- The Qualified Beneficiary is found not to be disabled during the disability extension. The Plan will terminate the Qualified Beneficiary's COBRA continuation coverage one month after the Social Security Administration makes a determination that the Qualified Beneficiary is no longer disabled.
- Termination for cause, such as submitting fraudulent claims.

SPECIAL NOTICE (Read This If Thinking Of Declining COBRA Continuation Coverage)

At the time of a COBRA Qualifying Event, a Qualified Beneficiary has two primary options. The first is to waive his or her right to COBRA and make an election for coverage, whether group health coverage or insurance coverage through the individual market or the exchanges, in accordance with his or her HIPAA special enrollment rights. Please refer to the Special Enrollment Provision section for further details. The second option is to elect COBRA continuation coverage. If COBRA continuation coverage is elected, the continuation coverage must be maintained (by paying the cost of the coverage) for the duration of the COBRA continuation period. If the continuation coverage is not exhausted and maintained for the duration of the COBRA continuation period, the Qualified Beneficiary will lose his or her special enrollment rights. It is important to note that losing HIPAA special enrollment rights may have adverse effects for the Qualified Beneficiary since it will make it difficult to obtain coverage, whether group health coverage or insurance coverage through the individual market or the exchange. After COBRA continuation coverage is exhausted, the Qualified Beneficiary will have the option of electing other group health coverage or insurance coverage through the individual market or the exchange, in accordance with his or her HIPAA special enrollment rights.

DEFINITIONS

Qualified Beneficiary means a person covered by this group health Plan immediately before a Qualifying Event

Qualifying Event means Loss of Coverage due to one of the following:

- The death of the covered Employee.
- Voluntary or involuntary termination of the covered Employee's employment (other than for gross misconduct).
- A reduction in work hours of the covered Employee.
- The covered former Employee becomes enrolled in Medicare.

Loss of Coverage means any change in the terms or conditions of coverage in effect immediately before a Qualifying Event. Loss of Coverage includes a change in coverage terms, a change in plans, termination of coverage, partial Loss of Coverage, an increase in Employee cost, and other changes that affect terms or conditions of coverage. Loss of Coverage does not always occur immediately after a Qualifying Event, but must always occur within the applicable 18- or 36-month coverage period. A Loss of Coverage that is not caused by a Qualifying Event may not trigger COBRA rights.

IF YOU HAVE QUESTIONS

Questions concerning Your Plan or Your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about Your rights under ERISA, and for more information about COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in Your area or visit the EBSA website at www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

The Plan Administrator:
THE HERTZ CORPORATION
8501 WILLIAMS RD
ESTERO FL 33928

The COBRA Administrator

COBRA CONTINUATION OF COVERAGE
(PPO Plan, Co-pay Plan, Consumer Driven Health Plan)

Class(es) A04, A05, A10, A11, A13, A14, A15, C04, C05, C12, C13, C15, C16, C17

Note: UMR (the claims administrator) does not administer the benefits or services described within this provision. Please contact the benefit manager or Your employer with any questions related to this coverage or service.

Important: Read this entire provision to understand a Covered Person's COBRA rights and obligations.

The following is a summary of the federal continuation requirements under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended. This summary generally explains COBRA continuation coverage, when it may become available to You and Your family, and what You and Your Dependents need to do to protect the right to receive it. When You become eligible for COBRA, You may also become eligible for other coverage options that may cost less than COBRA continuation coverage. This summary provides a general notice of a Covered Person's rights under COBRA, but is not intended to satisfy all the requirements of federal law. Your employer or the COBRA Administrator will provide additional information to You or Your Dependents as required.

You may have other options available to You when You lose group health coverage. For example, You may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, You may qualify for lower costs on Your monthly premiums and lower out-of-pocket costs. Additionally, You may qualify for a 30-day special enrollment period for another group health plan for which You are eligible (such as a spouse's plan), even if that plan generally does not accept Late Enrollees.

INTRODUCTION

Federal law gives certain persons, known as Qualified Beneficiaries (defined below), the right to continue their health care benefits beyond the date that they might otherwise lose coverage. The Qualified Beneficiary must pay the entire cost of the COBRA continuation coverage, plus an administrative fee. In general, a Qualified Beneficiary has the same rights and obligations under the Plan as an active participant.

A Qualified Beneficiary may elect to continue coverage under this Plan if such person's coverage would terminate because of a life event known as a Qualifying Event (outlined below). When a Qualifying Event causes (or will cause) a Loss of Coverage, the Plan must offer COBRA continuation coverage. Loss of Coverage means more than losing coverage entirely. It means that a person ceases to be covered under the same terms and conditions that are in effect immediately before the Qualifying Event. In short, a Qualifying Event plus a Loss of Coverage allows a Qualified Beneficiary the right to elect coverage under COBRA.

Generally, You, Your covered spouse, and Your Dependent Children may be Qualified Beneficiaries and eligible to elect COBRA continuation coverage, even if You or Your Dependent is already covered under another employer-sponsored group health plan or is enrolled in Medicare at the time of the COBRA election.

COBRA CONTINUATION COVERAGE FOR QUALIFIED BENEFICIARIES

The length of COBRA continuation coverage that is offered varies based on who the Qualified Beneficiary is and what **Qualifying Event** is experienced as outlined below.

If You are an Employee, You will become a Qualified Beneficiary if You lose coverage under the Plan because either one of the following Qualifying Events happens:

Qualifying Event	Length of Continuation
• Your employment ends for any reason other than Your gross misconduct	up to 18 months
• Your hours of employment are reduced	up to 18 months

(There are two ways in which this 18-month period of COBRA continuation coverage may be extended. See the section below entitled “The Right to Extend the Length of COBRA Continuation Coverage” for more information.)

The spouse of an Employee will become a Qualified Beneficiary if he or she loses coverage under the Plan because any one of the following Qualifying Events happens:

Qualifying Event	Length of Continuation
• The Employee dies	up to 36 months
• The Employee’s hours of employment are reduced	up to 18 months
• The Employee’s employment ends for any reason other than his or her gross misconduct	up to 18 months
• The Employee becomes entitled to Medicare benefits (under Part A, Part B, or both)	up to 36 months
• The Employee and spouse become divorced or legally separated	up to 36 months

The Dependent Children of an Employee will become Qualified Beneficiaries if they lose coverage under the Plan because any one of the following Qualifying Events happens:

Qualifying Event	Length of Continuation
• The parent-Employee dies	up to 36 months
• The parent-Employee’s employment ends for any reason other than his or her gross misconduct	up to 18 months
• The parent-Employee’s hours of employment are reduced	up to 18 months
• The parent-Employee becomes entitled to Medicare benefits (Part A, Part B, or both)	up to 36 months
• The parents become divorced or legally separated	up to 36 months
• The Child loses eligibility for coverage under the Plan as a Dependent	up to 36 months

Note: A spouse or a Dependent Child newly acquired through birth or adoption during a period of continuation coverage is eligible to be enrolled as a Dependent. The standard enrollment provision of the Plan applies to enrollees during continuation coverage. A Dependent other than a newborn or newly adopted Child who is acquired and enrolled after the original Qualifying Event is not eligible as a Qualified Beneficiary if a subsequent Qualifying Event occurs.

COBRA NOTICE PROCEDURES

THE NOTICE(S) A COVERED PERSON MUST PROVIDE UNDER THIS SUMMARY PLAN DESCRIPTION

In order to be eligible to receive COBRA continuation coverage, covered Employees and their Dependents have certain obligations with respect to certain Qualifying Events (including divorce or legal separation of the Employee and spouse or a Dependent Child’s loss of eligibility for coverage as a Dependent) to provide written notices to the administrator. Follow the rules described in this procedure when providing notice to the administrator, whether to Your employer or to the COBRA administrator.

A Qualified Beneficiary's written notice must include all of the following information (a form for notifying the COBRA administrator is available upon request.)

- The Qualified Beneficiary's name, current address, and complete phone number,
- The group number and the name of the Employee's employer,
- A description of the Qualifying Event (i.e., the life event experienced), and
- The date the Qualifying Event occurred or will occur.

For purposes of the deadlines described in this Summary Plan Description, the notice must be postmarked by the deadline. In order to protect Your family's rights, the Plan Administrator should be informed of any changes to the addresses of family members. Keep copies of all notices You send to the Plan Administrator or COBRA administrator.

COBRA NOTICE REQUIREMENTS AND ELECTION PROCESS

EMPLOYER OBLIGATIONS TO PROVIDE NOTICE OF THE QUALIFYING EVENT

Your employer will give notice to the COBRA administrator when coverage terminates due to the Employee's termination of employment or reduction in hours, the death of the Employee, or the Employee's becoming entitled to Medicare benefits due to age or disability (Part A, Part B, or both). Your employer will notify the COBRA administrator within 30 calendar days of when one of these events occurs.

EMPLOYEE OBLIGATIONS TO PROVIDE NOTICE OF THE QUALIFYING EVENT

The Covered Person must give notice to the Plan Administrator in the case of divorce or legal separation of the Employee and a spouse, a Dependent Child ceasing to be eligible for coverage under the Plan, or a second Qualifying Event. The covered Employee or Qualified Beneficiary must provide written notice to the Plan Administrator in order to ensure rights to COBRA continuation coverage. The Covered Person must provide this notice within the 60-calendar-day period that begins on the latest of:

- The date of the Qualifying Event; or
- The date on which there is a Loss of Coverage (or would be a Loss of Coverage) due to the original Qualifying Event; or
- The date on which the Qualified Beneficiary is informed of this notice requirement by receiving this Summary Plan Description or the General COBRA Notice.

The Plan Administrator will notify the COBRA administrator within 30 calendar days from the date that notice of the Qualifying Event has been provided.

The COBRA administrator will, in turn, provide an election notice to each Qualified Beneficiary within 14 calendar days of receiving notice of a Qualifying Event from the employer, the covered Employee or the Qualified Beneficiary.

MAKING AN ELECTION TO CONTINUE GROUP HEALTH COVERAGE

Each Qualified Beneficiary has the independent right to elect COBRA continuation coverage. A Qualified Beneficiary will receive a COBRA election form that should be completed in order to elect to continue group health coverage under this Plan. A Qualified Beneficiary may elect COBRA coverage at any time within the 60-day election period. The election period ends 60 calendar days after the later of:

- The date Plan coverage terminates due to a Qualifying Event; or
- The date the Plan Administrator provides the Qualified Beneficiary with an election notice.

A Qualified Beneficiary must notify the COBRA Administrator of their election in writing or via the online portal, if available, in order to continue group health coverage and must make the required payments when due in order to remain covered. If online election is available, You will receive instructions for online election when Your election notice is provided. If the Qualified Beneficiary does not choose COBRA continuation coverage within the 60-day election period, group health coverage will end on the day of the Qualifying Event.

PAYMENT OF CLAIMS AND DATE COVERAGE BEGINS

No claims will be paid under this Plan for services the Qualified Beneficiary receives on or after the date coverage is lost due to a Qualifying Event. If, however, the Qualified Beneficiary has not completed a waiver and decides to elect COBRA continuation coverage within the 60-day election period, group health coverage will be reinstated retroactively to the date coverage was lost, provided the Qualified Beneficiary makes the required payment when due. Any claims that were denied during the initial COBRA election period will be reprocessed once the COBRA administrator receives the completed COBRA election form and required payment.

If a Qualified Beneficiary previously waived COBRA coverage but revokes that waiver within the 60-day election period, coverage will not be retroactive to the date of the Qualifying Event but instead will become effective on the date the waiver is revoked.

PAYMENT FOR CONTINUATION COVERAGE

Qualified Beneficiaries are required to pay the entire cost of continuation coverage, which includes both the employer and Employee contributions. This cost may also include a 2% additional fee to cover administrative expenses (or, in the case of the 11-month extension due to disability, a 50% additional fee). The cost of continuation coverage is subject to change at least once per year.

If Your employer offers annual open enrollment opportunities for active Employees, each Qualified Beneficiary will have the same options under COBRA (for example, the right to add or eliminate coverage for Dependents). The cost of continuation coverage will be adjusted accordingly.

The **initial payment** is due no later than 45 calendar days after the Qualified Beneficiary elects COBRA as evidenced by the postmark date on the envelope or, if online election is available, the date Your election is submitted electronically. This first payment must cover the cost of continuation coverage from the time coverage under the Plan would have otherwise terminated, up to the time the first payment is made. If the initial payment is not made within the 45-day period, then coverage will remain terminated without the possibility of reinstatement. There is no grace period for the initial payment.

The due date for **subsequent payments** is typically the first day of the month for any particular period of coverage. However, the Qualified Beneficiary will receive specific payment information, including due dates, when the Qualified Beneficiary becomes eligible for and elects COBRA continuation coverage.

If, for whatever reason, any Qualified Beneficiary receives any benefits under the Plan during a month for which the payment was not made on time, the Qualified Beneficiary will be required to reimburse the Plan for the benefits received.

If the COBRA administrator receives a check that is missing information or contains discrepancies regarding the information on the check (e.g., the numeric dollar amount does not match the written dollar amount), the COBRA administrator will provide a notice to the Qualified Beneficiary with information regarding what needs to be done to correct the mistake.

Note: Payment will not be considered made if a check is returned for non-sufficient funds.

A QUALIFIED BENEFICIARY'S NOTICE OBLIGATIONS WHILE ON COBRA

Always keep the COBRA administrator informed of the current addresses of all Covered Persons who are or who may become Qualified Beneficiaries. Failure to provide this information to the COBRA administrator may cause You or Your Dependents to lose important rights under COBRA.

In addition, written notice to the COBRA administrator is required within 30 calendar days of the date any one of the following events occurs:

- The Qualified Beneficiary marries. Refer to the Special Enrollment Provision section of this SPD for additional information regarding special enrollment rights.
- A Child is born to, adopted by, or Placed for Adoption by a Qualified Beneficiary. Refer to the Special Enrollment Provision section of this SPD for additional information regarding special enrollment rights.
- A final determination is made by the Social Security Administration that a disabled Qualified Beneficiary is no longer disabled.
- Any Qualified Beneficiary becomes covered by another group health plan or enrolls in Medicare Part A or Part B.

Additionally, if the COBRA administrator or the Plan Administrator requests additional information from the Qualified Beneficiary, the Qualified Beneficiary must provide the requested information in the timeframe outlined in the request document.

LENGTH OF CONTINUATION COVERAGE

COBRA coverage is available up to the maximum periods described below, subject to all COBRA regulations and the conditions of this Summary Plan Description:

- For Employees and Dependents: 18 months from the Qualifying Event if due to the Employee's termination of employment or reduction of work hours. (If an active Employee enrolls in Medicare before his or her termination of employment or reduction in hours, then the covered spouse and Dependent Children will be entitled to COBRA continuation coverage for up to the greater of 18 months from the Employee's termination of employment or reduction in hours, or 36 months from the earlier Medicare Enrollment Date, whether or not Medicare enrollment is a Qualifying Event.)
- For Dependents only: 36 months from the Qualifying Event if coverage is lost due to one of the following events:
 - The Employee's death.
 - The Employee's divorce or legal separation.
 - The former Employee's enrollment in Medicare.
 - A Dependent Child's loss of eligibility as a Dependent as defined by the Plan.

THE RIGHT TO EXTEND THE LENGTH OF COBRA CONTINUATION COVERAGE

While on COBRA continuation coverage, certain Qualified Beneficiaries may have the right to extend continuation coverage provided written notice is given to the COBRA Administrator as soon as possible but no later than the **required** timeframes stated below.

Social Security Disability Determination (For Employees and Dependents): A Qualified Beneficiary may be granted an 11-month extension to the initial 18-month COBRA continuation period, for a total maximum of 29 months of COBRA, in the event that the Social Security Administration determines the Qualified Beneficiary to be disabled either before becoming eligible for, or within the first 60 days of being covered by, COBRA continuation coverage. This extension will not apply if the original COBRA continuation was for 36 months.

If the Qualified Beneficiary has non-disabled family members who are also Qualified Beneficiaries, those non-disabled family members are also entitled to the disability extension.

The Qualified Beneficiary must give the COBRA administrator a copy of the Social Security Administration letter of disability determination before the end of the initial 18-month period and within 60 days of the later of:

- The date of the Social Security Administration disability determination;
- The date the Qualifying Event occurs;
- The date the Qualified Beneficiary loses (or would lose) coverage due to the original Qualifying Event; or
- The date on which the Qualified Beneficiary is informed of the requirement to notify the COBRA administrator of the disability by receiving this Summary Plan Description or the General COBRA Notice.

Note: Premiums may be higher after the initial 18-month period for persons exercising this disability extension provision available under COBRA.

If the Social Security Administration determines the Qualified Beneficiary is no longer disabled, the Qualified Beneficiary must notify the Plan of that fact within 30 days after the Social Security Administration's determination.

Second Qualifying Events (Dependents Only): If Your family experiences another Qualifying Event while receiving 18 months of COBRA continuation coverage, the spouse and Dependent Children in Your family who are Qualified Beneficiaries may receive up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second event is provided to the COBRA administrator. This additional coverage may be available to the spouse or Dependent Children who are Qualified Beneficiaries if the Employee or former Employee dies, becomes entitled to Medicare (Part A, Part B or both) or is divorced or legally separated, or if the Dependent Child loses eligibility under the Plan as a Dependent. This extension is available only if the Qualified Beneficiaries were covered under the Plan prior to the original Qualifying Event or in the case of a newborn Child being added as a result of a HIPAA special enrollment right. Dependents acquired during COBRA continuation (other than newborns and newly adopted Children) are not eligible to continue coverage as the result of a subsequent Qualifying Event. These events will lead to the extension only when the event would have caused the spouse or Dependent Child to lose coverage under the Plan had the first Qualifying Event not occurred.

You or Your Dependents must provide the notice of a second Qualifying Event to the COBRA administrator within a 60-day period that begins to run on the latest of:

- The date of the second Qualifying Event; or
- The date the Qualified Beneficiary loses (or would lose) coverage due to the second Qualifying Event; or
- The date on which the Qualified Beneficiary is informed of the requirement to notify the COBRA administrator of the second Qualifying Event by receiving this Summary Plan Description or the General COBRA Notice.

COVERAGE OPTIONS OTHER THAN COBRA CONTINUATION COVERAGE

There may be other coverage options for You and Your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

EARLY TERMINATION OF COBRA CONTINUATION

COBRA continuation coverage may terminate before the end of the above maximum coverage periods for any of the following reasons:

- The employer ceases to maintain a group health plan for any Employees. (Note that if the employer terminates the group health plan under which the Qualified Beneficiary is covered, but still maintains another group health plan for other, similarly situated Employees, the Qualified Beneficiary will be offered COBRA continuation coverage under the remaining group health plan, although benefits and costs may not be the same.)
- The required contribution for the Qualified Beneficiary's coverage is not paid within the timeframe expressed in the COBRA regulations.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes entitled to and enrolled in Medicare.
- After electing COBRA continuation coverage, the Qualified Beneficiary becomes covered under another group health plan.
- The Qualified Beneficiary is found not to be disabled during the disability extension. The Plan will terminate the Qualified Beneficiary's COBRA continuation coverage one month after the Social Security Administration makes a determination that the Qualified Beneficiary is no longer disabled.
- Termination for cause, such as submitting fraudulent claims.

SPECIAL NOTICE (Read This If Thinking Of Declining COBRA Continuation Coverage)

At the time of a COBRA Qualifying Event, a Qualified Beneficiary has two primary options. The first is to waive his or her right to COBRA and make an election for coverage, whether group health coverage or insurance coverage through the individual market or the exchanges, in accordance with his or her HIPAA special enrollment rights. Please refer to the Special Enrollment Provision section for further details. The second option is to elect COBRA continuation coverage. If COBRA continuation coverage is elected, the continuation coverage must be maintained (by paying the cost of the coverage) for the duration of the COBRA continuation period. If the continuation coverage is not exhausted and maintained for the duration of the COBRA continuation period, the Qualified Beneficiary will lose his or her special enrollment rights. It is important to note that losing HIPAA special enrollment rights may have adverse effects for the Qualified Beneficiary since it will make it difficult to obtain coverage, whether group health coverage or insurance coverage through the individual market or the exchange. After COBRA continuation coverage is exhausted, the Qualified Beneficiary will have the option of electing other group health coverage or insurance coverage through the individual market or the exchange, in accordance with his or her HIPAA special enrollment rights.

DEFINITIONS

Qualified Beneficiary means a person covered by this group health Plan immediately before a Qualifying Event. A Qualified Beneficiary may be an Employee, the spouse of a covered Employee, or the Dependent Child of a covered Employee. This includes a Child who is born to or Placed for Adoption with a covered Employee during the Employee's COBRA coverage period if the Child is enrolled within the Plan's Special Enrollment Provision for newborns and adopted Children. This also includes a Child who was receiving benefits under this Plan pursuant to a Qualified Medical Child Support Order (QMCSO) immediately before the Qualifying Event.

Qualifying Event means Loss of Coverage due to one of the following:

- The death of the covered Employee.
- Voluntary or involuntary termination of the covered Employee's employment (other than for gross misconduct).
- A reduction in work hours of the covered Employee.
- Divorce or legal separation of the covered Employee from the Employee's spouse. (Also, if an Employee terminates coverage for his or her spouse in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the later divorce or legal separation may be considered a Qualifying Event even though the ex-spouse lost coverage earlier. If the ex-spouse notifies the Plan or the COBRA administrator in writing within 60 calendar days after the divorce or legal separation and can establish that the coverage was originally eliminated in anticipation of the divorce or legal separation, then COBRA coverage may be available for the period after the divorce or legal separation.)
- The covered former Employee becomes enrolled in Medicare.
- A Dependent Child no longer qualifies as a Dependent as defined by the Plan.

Loss of Coverage means any change in the terms or conditions of coverage in effect immediately before a Qualifying Event. Loss of Coverage includes a change in coverage terms, a change in plans, termination of coverage, partial Loss of Coverage, an increase in Employee cost, and other changes that affect terms or conditions of coverage. Loss of Coverage does not always occur immediately after a Qualifying Event, but must always occur within the applicable 18- or 36-month coverage period. A Loss of Coverage that is not caused by a Qualifying Event may not trigger COBRA rights.

CONTINUED COVERAGE FOR DOMESTIC PARTNERS

Domestic Partners do not qualify as Qualified Beneficiaries under federal COBRA law. Therefore, under federal law, a Domestic Partner does not have the right to elect COBRA independently and separately from an eligible Employee.

However, this Plan allows Domestic Partners to elect to continue coverage under a "COBRA-like" extension, separately and independently of eligible Employees, subject to the same terms and conditions as outlined for Qualified Beneficiaries under the COBRA law, when a Qualifying Event occurs.

IF YOU HAVE QUESTIONS

Questions concerning Your Plan or Your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about Your rights under ERISA, and for more information about COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in Your area or visit the EBSA website at www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

The Plan Administrator:
THE HERTZ CORPORATION
8501 WILLIAMS RD
ESTERO FL 33928

The COBRA Administrator

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994

INTRODUCTION

Employers are required to offer COBRA-like health care continuation coverage to persons in the armed service if the absence for military duty would result in a loss of coverage. Employees on leave for military service must be treated as if they are on leaves of absence and are entitled to any other rights and benefits accorded to similarly situated Employees on leaves of absence or furloughs. If an employer has different types of benefits available depending on the type of leave of absence, the most favorable comparable leave benefits must apply to Employees on military leave. Reinstatement following a military leave of absence may not be subject to Waiting Periods.

COVERAGE

The maximum length of health care continuation coverage required under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) is the lesser of:

- 24 months beginning on the day that the uniformed service leave begins, or
- A period beginning on the day that the service leave begins and ending on the day after the Employee fails to return to or reapply for employment within the time allowed by USERRA.

USERRA NOTICE AND ELECTION

An Employee or an appropriate officer of the uniformed service in which his or her service is to be performed must notify the employer that the Employee intends to leave the employment position to perform service in the uniformed services. An Employee should provide notice as far in advance as is reasonable under the circumstances. The Employee is excused from giving notice due to military necessity, or if giving notice is otherwise impossible or unreasonable under the circumstances.

Upon notice of intent to leave for uniformed service, Employees will be given the opportunity to elect USERRA continuation. Dependents do not have an independent right to elect USERRA coverage. Election of, payment for, and termination of the USERRA extension will be governed by the same requirements set forth under the COBRA Continuation of Coverage section, to the extent the COBRA requirements do not conflict with USERRA.

PAYMENT

If the military leave orders are for a period of 30 days or less, the Employee is not required to pay more than the amount he or she would have paid as an active Employee. For periods of 31 days or longer, if an Employee elects to continue health coverage pursuant to USERRA, such Employee and covered Dependents will be required to pay up to 102% of the full premium for the coverage elected.

EXTENDED COVERAGE RUNS CONCURRENTLY

Employees and their Dependents may be eligible for both COBRA and USERRA at the same time. Election of either the COBRA or USERRA extension by an Employee on leave for military service will be deemed an election under both laws, and the coverage offering the most benefit to the Employee will generally be extended. Coverage under both laws will run concurrently. Dependents who choose to independently elect extended coverage will be deemed eligible for the COBRA extension only because they are not eligible for a separate, independent right of election under USERRA.

PROTECTION FROM BALANCE BILLING

This section is to be interpreted in accordance with the No Surprises Act, as amended. Covered health care services that are subject to the No Surprises Act requirements will be reimbursed according to this section. Retiree-only plans are not subject to the Protection from Balance Billing requirements.

Emergency health care services provided by an Out-of-Network provider will be reimbursed as set forth under Allowed Amounts below.

Covered health care services provided at certain network facilities by Out-of-Network Physicians, when not Emergency health care services, will be reimbursed as set forth under Allowed Amounts below. For these covered health care services, the term “certain network facility” is limited to a Hospital, a Hospital Outpatient department, a critical access Hospital, an ambulatory surgical center, and any other facility specified by the Secretary of Health and Human Services.

Air Ambulance Transportation provided by an Out-of-Network provider will be reimbursed as set forth under Allowed Amounts below.

ALLOWED AMOUNTS

For covered health care services that are Ancillary Services received at certain network facilities on a non-Emergency basis from Out-of-Network Physicians, You are not responsible, and the Out-of-Network provider may not bill You, for amounts in excess of Your Co-pay, Plan Participation, or Deductible, based on the Recognized Amount as defined in this SPD.

For covered health care services that are non-Ancillary Services received at certain network facilities on a non-Emergency basis from Out-of-Network Physicians who have not satisfied the notice and consent criteria, or for unforeseen or urgent medical needs that arise at the time a non-Ancillary Service is provided for which notice and consent has been satisfied as described below, You are not responsible, and the Out-of-Network provider may not bill You, for amounts in excess of Your Co-pay, Plan Participation, or Deductible, based on the Recognized Amount as defined in this SPD.

For covered health care services that are Emergency health care services provided by an Out-of-Network provider, You are not responsible, and the Out-of-Network provider may not bill You, for amounts in excess of Your applicable Co-pay, Plan Participation, or Deductible, based on the Recognized Amount as defined in this SPD. Note: You may receive balance bills for post-stabilization services after an Emergency if Your attending Emergency Physician or treating provider determines that You can travel to an In-Network facility using non-medical or non-Emergency transportation but You choose to stay at the Out-of-Network facility, if the notice and consent requirements have been satisfied and the provider or facility acts in compliance with applicable state laws.

For covered health care services that are air Ambulance Transportation services provided by an Out-of-Network provider, You are not responsible, and the Out-of-Network provider may not bill You, for amounts in excess of Your applicable Co-pay, Plan Participation, or Deductible, based on the rates that would have applied if the service had been provided by a network provider and on the Recognized Amount as defined in this SPD.

Allowed amounts are determined in accordance with the claims administrator’s reimbursement policy guidelines or as required by law, as described in this SPD.

OUT-OF-NETWORK BENEFITS

When covered health care services are received from an Out-of-Network provider as described below, allowed amounts are determined as follows:

- For non-Emergency covered health care services received at certain network facilities from Out-of-Network Physicians when such services are either Ancillary Services or non-Ancillary Services that have not satisfied the notice and consent criteria of section 2799B-2(d) of the Public Service Act with respect to a visit as defined by the Secretary of Health and Human Services (including non-Ancillary Services that have satisfied the notice and consent criteria but unforeseen, urgent medical needs arise at the time the services are provided), the allowed amount is based on one of the following, in the order listed as applicable:
 - The reimbursement rate as determined by a state All Payer Model Agreement.
 - The reimbursement rate as determined by state law.
 - The initial payment made by the claims administrator, or the amount subsequently agreed to by the Out-of-Network provider and the claims administrator.
 - The amount determined by Independent Dispute Resolution (IDR).

For the purpose of this provision, the term "certain network facility" is limited to a Hospital, a Hospital Outpatient department, a critical access Hospital, an ambulatory surgical center, and any other facility specified by the Secretary of Health and Human Services.

IMPORTANT NOTICE: For Ancillary Services, non-Ancillary Services provided without notice and consent, and non-Ancillary Services for unforeseen or urgent medical needs that arise at the time a service is provided for which notice and consent has been satisfied, You are not responsible, and an Out-of-Network Physician may not bill You, for amounts in excess of Your applicable Co-pay, Plan Participation, or Deductible, based on the Recognized Amount as defined in this SPD.

- For Emergency health care services provided by an Out-of-Network provider, the allowed amount is based on one of the following, in the order listed as applicable:
 - The reimbursement rate as determined by a state All Payer Model Agreement.
 - The reimbursement rate as determined by state law.
 - The initial payment made by the claims administrator, or the amount subsequently agreed to by the Out-of-Network provider and the claims administrator.
 - The amount determined by Independent Dispute Resolution (IDR).

IMPORTANT NOTICE: You are not responsible, and an Out-of-Network provider may not bill You, for amounts in excess of Your applicable Co-pay, Plan Participation, or Deductible, based on the Recognized Amount as defined in this SPD.

- For air Ambulance Transportation provided by an Out-of-Network provider, the allowed amount is based on one of the following, in the order listed as applicable:
 - The reimbursement rate as determined by a state All Payer Model Agreement.
 - The reimbursement rate as determined by state law.
 - The initial payment made by the claims administrator, or the amount subsequently agreed to by the Out-of-Network provider and the claims administrator.
 - The amount determined by Independent Dispute Resolution (IDR).

IMPORTANT NOTICE: You are not responsible, and an Out-of-Network provider may not bill You, for amounts in excess of Your Co-pay, Plan Participation, or Deductible, based on the rates that would have applied if the service had been provided by a network provider and on the Recognized Amount as defined in this SPD.

After the Plan has issued payment for covered health care services, the Plan may be required to pay the provider an additional amount or discount to resolve and settle the provider's balance bill.

PROVIDER NETWORK

The word "**Network**" means an organization that has contracted with various providers to provide health care services to Covered Persons at a Negotiated Rate. Providers who participate in a Network have agreed to accept the negotiated fees as payment in full, including any portion of the fees that the Covered Person must pay due to the Deductible, Plan Participation amounts, or other out-of-pocket expenses. The allowable charges used in the calculation of the payable benefit to participating providers will be determined by the Negotiated Rates in the network contract. A provider who does not participate in a Network may bill Covered Persons for additional fees over and above what the Plan pays.

Knowing to which Network a provider belongs will help a Covered Person determine how much he or she will need to pay for certain services. To obtain the highest level of benefits under this Plan, Covered Persons should receive services from In-Network providers. However, this Plan does not limit a Covered Person's right to choose his or her own provider of medical care at his or her own expense if a medical expense is not a Covered Expense under this Plan, or is subject to a limitation or exclusion.

To find out to which Network a provider belongs, please refer to the Provider Directory, or call the toll-free number that is listed on the back of the Plan's identification card. The participation status of providers may change from time to time.

- If a provider belongs to one of the following Networks, claims for Covered Expenses will normally be processed in accordance with the **In-Network** benefit levels that are listed on the Schedule of Benefits:

The Hertz Corporation
UnitedHealthcare Choice Plus
- For services received from any other provider, claims for Covered Expenses will normally be processed in accordance with the **Out-of-Network** benefit levels that are listed on the Schedule of Benefits.

EXCEPTIONS TO THE PROVIDER NETWORK BENEFITS

In addition to services required to be covered as specified under the Protection from Balance Billing section of this SPD, some benefits may be processed at In-Network benefit levels when provided by Out-of-Network providers. When Out-of-Network charges are covered in accordance with Network benefits, the charges may be subject to the Usual and Customary charge limitations. The following exceptions may apply:

- Non-air Ambulance Transportation services will be payable at the In-Network level of benefits when provided by an Out-of-Network provider.
- Covered services (including Preventive Services) provided by a radiologist, anesthesiologist, certified registered nurse anesthetist, or pathologist will be payable at the In-Network level of benefits when services are provided at a Network facility or referred by an In-Network Physician, even if the provider is an Out-of-Network provider.
- Covered services provided by a Physician during an Inpatient stay will be payable at the In-Network level of benefits when provided at an In-Network Hospital.
- If there is no In-Network provider, or no In-Network provider is willing or able to provide the necessary service(s) to the Covered Person within a 50-mile radius of the Covered Person's residence, the Covered Person may be eligible to receive In-Network benefits from an Out-of-Network provider. In this situation, Your In-Network Physician will notify the Claims Administrator, who will work with You and Your In-Network Physician to coordinate care through an Out-of-Network provider.

Provider Directory Information

Each covered Employee, COBRA participant, and Child or guardian of a Child who is considered an alternate recipient under a Qualified Medical Child Support Order will automatically be given or electronically provided a separate document, at no cost, that lists the participating Network providers for this Plan. The Employee should share this document with other covered individuals in his or her household.

(Applies to PPO Plan, Co-pay Plan, Consumer Driven Health Plan, Class(es) A04, A05, A10, A11, A13, A14, A15, C04, C05, C12, C13, C15, C16, C17) If a covered spouse or Dependent wants a separate provider list, he or she may make a written request to the Plan Administrator. The Plan Administrator may make a reasonable charge to cover the cost of furnishing complete copies to the spouse or other covered Dependents.

TRANSITIONAL CARE

The In-Network benefit level may continue for 90 days, despite the fact that these expenses are no longer considered In-Network due to provider termination from the Network. In order to be eligible, You or Your Dependent must have been, and must continue to be, under a treatment plan by a provider who was a member of the participating Network.

You or Your Dependent must complete a Transition of Care form within 30 days of the date the provider leaves the Network and submit the form to Your Plan Administrator to see if You or Your Dependent is eligible for this benefit.

Routine procedures, treatment for stable chronic conditions, treatment for minor illnesses, and elective surgical procedures will not be covered by transitional level benefits.

CONTINUITY OF CARE

You or Your Dependents have the option of requesting extended care from Your current health care provider or facility if the provider or facility is no longer working with Your health Plan and is no longer considered In-Network. Retiree-only plans are not subject to the Continuity of Care requirements.

If You meet the requirements for Continuity of Care under applicable law or Network contract, the In-Network benefit level may continue for certain medical conditions and timeframes despite the fact that these expenses are no longer considered In-Network due to provider or facility termination from the Network. In order to be eligible, You or Your Dependents generally need to be under a continuing treatment plan by a provider or facility who was a member of the participating Network and:

- Undergoing a course of treatment for a serious and complex condition that is either:
 - An acute illness, meaning a condition serious enough to require specialized medical care to avoid the reasonable possibility of death or permanent harm or
 - A chronic illness or condition that is life-threatening, degenerative, potentially disabling, or congenital and requires specialized medical care over a prolonged period of time;
- Undergoing Inpatient or institutional care;
- Scheduled for non-elective surgical care, including necessary postoperative care;
- Pregnant and being treated; or
- Terminally ill and receiving treatment for such illness by a provider or facility.

To obtain a Continuity of Care form that You and Your provider will need to complete for the request to be considered, call the number on the back of Your ID card or access the benefit portal.

COVERED MEDICAL BENEFITS

This Plan provides coverage for the following covered benefits if services are authorized by a Physician or other Qualified Provider, if applicable, and are necessary for the treatment of an Illness or Injury, subject to any limits, maximums, exclusions, or other Plan provisions shown in this SPD. The Plan does not provide coverage for services if medical evidence shows that treatment is not expected to resolve, improve, or stabilize the Covered Person's condition, or if a plateau has been reached in terms of improvement from such services.

In addition, any diagnosis change for a covered benefit after a payment denial will not be considered for benefits unless the Plan is provided with all pertinent records along with the request for change that justifies the revised diagnosis. Such records must include the history and initial assessment and must reflect the criteria listed in the most recent International Classification of Diseases (ICD) or Diagnostic and Statistical Manual (DSM) for the new diagnosis, or, if in a foreign country, must meet diagnostic criteria established and commonly recognized by the medical community in that region.

Important: Prior authorization may be required before benefits will be considered for payment. Failure to obtain prior authorization may result in a penalty or increased out-of-pocket costs. Refer to the [Care Coordination Program](#) section of this SPD for a description of these services and prior authorization procedures.

1. **3D Mammograms**, for the diagnosis and treatment of a covered medical benefit or for preventive screenings as described under the Preventive / Routine Care benefits.
2. **Abortions (Elective).**
3. **Acupuncture Treatment.**
4. **Allergy Treatment**, including injections and sublingual drops, testing and serum.
5. **Ambulance Transportation:**
 - Emergency Ambulance Transportation by a licensed ambulance service (ground or air) to an appropriate Hospital where the required Emergency health care services can be performed.
 - Non-Emergency Medically Necessary ground and air transportation by a vehicle designed, equipped, and used only to transport the sick and injured to the nearest medically appropriate Hospital. Medically Necessary Ambulance Transportation does not include, and this Plan will not cover, transportation that is primarily for repatriation (e.g., to return the patient to the United States) or transfer to another facility, unless appropriate medical care is not available at the facility currently treating the patient and transport is to the nearest facility able to provide appropriate medical care.
6. **Anesthetics and Their Administration.**
7. **Aquatic Therapy.** (See Therapy Services below.)
8. **Augmentation Communication Devices** and related instruction or therapy. [Benefits are available only after completing a required three-month rental period.](#)
9. **Autism Spectrum Disorders (ASD) Treatment.**

ASD treatment may include any of the following services: diagnosis and assessment; psychological, psychiatric, and pharmaceutical (medication management) care; speech therapy, occupational therapy, and physical therapy; or Applied Behavioral Analysis (ABA) therapy.

Treatment is subject to all other Plan provisions as applicable (such as Prescription benefit coverage, behavioral/mental health coverage, and/or coverage of therapy services).

Coverage does not include services or treatment identified elsewhere in the Plan as non-covered or excluded (such as Experimental, Investigational, or Unproven treatment, custodial care, nutritional or dietary supplements, or educational services that should be provided through a school district).

10. **Breast Pumps** and related supplies. Benefits for breast pumps include the lesser cost of purchasing or renting one breast pump per pregnancy in conjunction with childbirth.
11. **Breast Reductions** if Medically Necessary.
12. **Breastfeeding Support, Supplies, and Counseling** in conjunction with each birth. The Plan also covers comprehensive lactation support and counseling by a trained provider during pregnancy and in the postpartum period.
13. **Cardiac Pulmonary Rehabilitation** when Medically Necessary when needed as a result of an Illness or Injury.
14. **Cardiac Rehabilitation** programs are covered when Medically Necessary, if referred by a Physician, for patients who have certain cardiac conditions.

Covered services include:

- Phase I cardiac rehabilitation, while the Covered Person is an Inpatient.
 - Phase II cardiac rehabilitation, while the Covered Person is in a Physician-supervised Outpatient, monitored, low-intensity exercise program. Services generally will be in a Hospital rehabilitation facility and include monitoring of the Covered Person's heart rate and rhythm, blood pressure, and symptoms by a health professional. Phase II generally begins within 30 days after discharge from the Hospital.
15. **Cataract or Aphakia Surgery** as well as surgically implanted conventional intraocular cataract lenses following such a procedure. Multifocal intraocular lenses are not allowable. Eye refractions and one set of contact lenses or glasses (frames and lenses) after cataract surgery are also covered.
 16. **Circumcision** and related expenses when care and treatment meet the definition of Medical Necessity.

(Applies to Benefit Plan(s) 004, 005, 013, 014) Circumcision of newborn males is also covered as stated under nursery and newborn medical benefits.
 17. **Cleft Palate and Cleft Lip**, benefits will be provided for initial and staged reconstruction of cleft palate or cleft lip. Such coverage includes Medically Necessary oral surgery and pre-graft palatal expander.
 18. **Contraceptives and Counseling**: All Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling. This Plan provides benefits for Prescription contraceptives, regardless of purpose. Prescription contraceptives that require that a Physician administer a hormone shot or insert a device will be processed under the Covered Medical Benefits in this SPD.
 19. **Cornea Transplants** are payable at the percentage listed under "All Other Covered Expenses" on the Schedule of Benefits.

20. **Dental Services** include:

- The care and treatment of natural teeth and gums if an Injury is sustained in an Accident (other than one occurring while eating or chewing), or for treatment of cleft palate, including implants. [Dental services for final treatment to repair the damage caused by accidental Injury must be started within three months of the Accident, or if not covered under the program at the time of the Accident, within the first three months of coverage under the program, unless extenuating circumstances exist \(such as prolonged hospitalization or the presence of fixation wires from fracture care\) and completed within 12 months of the accident, or if not covered under the program at the time of the Accident, within the first 12 months of coverage under the program.](#)
- Inpatient or Outpatient Hospital charges, including professional services for X-rays, laboratory services, and anesthesia while in the Hospital, if Medically Necessary.
- Removal of all teeth at an Inpatient or Outpatient Hospital or dentist's office if removal of the teeth is part of standard medical treatment that is required before the Covered Person can undergo radiation therapy for a covered medical condition.

[Benefits are also provided for dental care \(oral examination, X-rays, extractions and non-surgical elimination of oral infection\) required for the direct treatment of a medical condition in the following situations:](#)

- [Dental services related to medical transplant procedures;](#)
- [Initiation of immunosuppressive \(medication used to reduce inflammation and suppress the immune system\); and](#)
- [Direct treatment of acute traumatic Injury, cancer or cleft palate.](#)

21. **Diabetes Treatment:** Charges Incurred for the treatment of diabetes and diabetic self-management education programs, diabetic shoes and nutritional counseling.

22. **Dialysis:** Charges for dialysis treatment of acute renal failure or chronic irreversible renal insufficiency for the removal of waste materials from the body, including hemodialysis and peritoneal dialysis. Coverage also includes use of equipment or supplies, unless covered through the Prescription Drug Benefits section. Charges are paid the same as for any other Illness.

23. **Durable Medical Equipment**, subject to all of the following:

- The equipment must meet the definition of Durable Medical Equipment in the Glossary of Terms. Examples include, but are not limited to, crutches, wheelchairs, Hospital-type beds, and oxygen equipment.
- The equipment must be prescribed by a Physician.
- The equipment will be provided on a rental basis when available; however, such equipment may be purchased at the Plan's option. Any amount paid to rent the equipment will be applied toward the purchase price. In no case will the rental cost of Durable Medical Equipment exceed the purchase price of the item.
- The Plan will pay benefits for only ONE of the following: a manual wheelchair, motorized wheelchair or motorized scooter, unless necessary due to the growth of the person or if changes to the person's medical condition require a different product, as determined by the Plan.
- If the equipment is purchased, benefits may be payable for subsequent repairs excluding batteries, or replacement only if required:
 - due to the growth or development of a Dependent Child;
 - because of a change in the Covered Person's physical condition; or
 - because of deterioration caused from normal wear and tear.The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse, misuse, loss, or theft, as determined by the Plan, are not covered, and replacement is subject to prior approval by the Plan.

24. **Emergency Room Hospital and Physician Services**, including Emergency room services for stabilization or initiation of treatment of a medical Emergency condition provided on an Outpatient basis at a Hospital, as shown in the Schedule of Benefits.
25. **Extended Care Facility Services** for both mental and physical health diagnoses. Charges will be paid under the applicable diagnostic code. The following services are covered:
- Room and board.
 - Miscellaneous services, supplies, and treatments provided by an Extended Care Facility, including Inpatient rehabilitation.
26. **Eye Refractions** if related to a covered medical condition.
27. **Foot Care (Podiatry)** that is recommended by a Physician as a result of infection. The following charges for foot care will also be covered:
- Treatment of any condition resulting from weak, strained, flat, unstable, or unbalanced feet when surgery is performed.
 - Treatment of corns, calluses, and toenails when at least part of the nail root is removed or when needed to treat a metabolic or peripheral vascular disease.
 - Physician office visit for diagnosis of bunions. The Plan also covers treatment of bunions when an open cutting operation or arthroscopy is performed.
28. **Gender Dysphoria:** Benefits for the Medically Necessary treatment of Gender Dysphoria provided by or under the direction of a Physician. For the purpose of this benefit Gender Dysphoria is a disorder characterized by the specific diagnostic criteria classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Surgeries that alter physical appearance only and are not for the treatment of Gender Dysphoria are not covered by the Plan.

This Plan provides an allowance for reasonable travel and lodging expenses, up to the maximum listed on the Medical Schedule of Benefits, if any, for a Covered Person and travel companion when the Covered Person must travel at least 50 miles from their address, as reflected in our records, to receive the covered health services from an available Network provider. Lodging expenses are further limited to \$50 per night for the Covered Person, or \$100 per night for the Covered Person with a travel companion.

Please remember to save travel and lodging receipts to submit for reimbursement. Travel and lodging reimbursements that exceed IRS limits may be subject to IRS codes for taxable income. If You would like additional information regarding travel and lodging, You may contact us at the telephone number on Your ID card.

29. **Genetic Counseling** based on Medical Necessity.
30. **Genetic Testing** when Medically Necessary (see below).

Genetic testing MUST meet the following requirements:

The test must not be considered Experimental, Investigational, or Unproven. The test must be performed by a CLIA-certified laboratory. The test result must directly impact or influence the disease treatment of the Covered Person

Genetic testing must also meet at least one of the following:

- The patient has current signs and/or symptoms (i.e., the test is being used for diagnostic purposes).
- Conventional diagnostic procedures are inconclusive.
- The patient has risk factors or a particular family history that indicates a genetic cause.
- The patient meets defined criteria that place him or her at high genetic risk for the condition.

31. **Hearing Services** include:

- Exams, tests, services, and supplies to diagnose and treat a medical condition.
- Purchase or fitting of hearing aids.
- Implantable hearing devices.

32. **Home Health Care Services:** (Refer to the Home Health Care Benefits section of this SPD.)

33. **Hospice Care Services:** Treatment given at a Hospice Care facility must be in place of a stay in a Hospital or Extended Care Facility, and may include:

- **Assessment**, which includes an assessment of the medical and social needs of the Terminally Ill person and a description of the care required to meet those needs.
- **Inpatient Care** in a facility when needed for pain control and other acute and chronic symptom management, psychological and dietary counseling, physical or occupational therapy, and part-time Home Health Care services.
- **Outpatient Care**, which provides or arranges for other services related to the Terminal Illness, including the services of a Physician or Qualified physical or occupational therapist or nutrition counseling services provided by or under the supervision of a Qualified dietician.
- **Respite Care** to provide temporary relief to the family or other caregivers in the case of an Emergency or to provide temporary relief from the daily demands of caring for a terminally ill person, [as a part of hospice program](#).
- **Bereavement Counseling:** services that are received by a Covered Person's Close Relative when directly connected to the Covered Person's death and the charges for which are bundled with other hospice charges. Counseling services must be provided by a Qualified social worker, Qualified pastoral counselor, Qualified psychologist, Qualified psychiatrist, or other Qualified Provider, if applicable.

The Covered Person must be Terminally Ill with an anticipated life expectancy of about six months. However, services are not limited to a maximum of six months if continued Hospice Care is deemed appropriate by the Physician, up to the maximum hospice benefits available under the Plan.

34. **Hospital Services (Including Inpatient Services, Surgical Centers, and Inpatient Birthing Centers).** The following services are covered:

- Semi-private and private room and board services:
 - For network charges, this rate is based on the network agreement. Semi-private rate reductions may apply.
 - For non-network charges, any charge over a semi-private room charge will be a Covered Expense only if determined by the Plan to be Medically Necessary. If the Hospital has no semi-private rooms, the Plan will allow the private room rate, subject to the Protection from Balance Billing allowed amount, Usual and Customary charges, or Negotiated Rate, whichever is applicable.
- Intensive care unit room and board.
- Miscellaneous and Ancillary Services.
- Blood, blood plasma, and plasma expanders, when not available without charge.

Observation in a Hospital room will be considered Inpatient treatment if the duration of the observation status exceeds 72 hours. Observation means the use of appropriate monitoring, diagnostic testing, treatment, and assessment of patient symptoms, signs, laboratory tests, and response to therapy for the purpose of determining whether a patient will require further treatment as an Inpatient or can be discharged from the Hospital setting.

35. **Hospital Services (Outpatient).**

Observation in a Hospital room will be considered Outpatient treatment if the duration of the observation status is 72 hours or less. Observation means the use of appropriate monitoring, diagnostic testing, treatment, and assessment of patient symptoms, signs, laboratory tests, and response to therapy for the purpose of determining whether a patient will require further treatment as an Inpatient or can be discharged from the Hospital setting.

36. **Hyperhidrosis.** Injections for treatment of hyperhidrosis. Coverage does not include any other services for this condition.

37. **Infant Formula** administered through a tube as the sole source of nutrition for the Covered Person.

38. **Infertility Treatment** to the extent required to treat or correct underlying causes of infertility, when such treatment is Medically Necessary and cures the condition of, alleviates the symptoms of, slows the harm to, or maintains the current health status of the Covered Person. Once the patient is receiving fertility treatment to achieve pregnancy, diagnostic tests and treatments are then considered part of the infertility benefit.

Infertility Treatment does not include genetic testing. (See General Exclusions for details.)

39. **Laboratory or Pathology Tests and Interpretation Charges** for covered benefits. Charges by a pathologist for interpretation of computer-generated automated laboratory test reports are not covered by the Plan.

40. **Manipulations: (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016)** Treatments for musculoskeletal conditions when Medically Necessary. Also refer to Maintenance Therapy under the General Exclusions section of this SPD.

41. **Marriage Counseling** that is part of a behavioral health treatment plan.

42. **Maternity Benefits (Applies to San Jose Plan, Benefit Plan(s) 001)** for the Employee include:

- Hospital or Birthing Center room and board.
- Vaginal delivery or Cesarean section.
- Non-routine prenatal care.
- Postnatal care.
- Diagnostic testing.
- Abdominal operation for intrauterine pregnancy or miscarriage.
- Outpatient Birthing Centers.
- Midwives.

43. **Maternity Benefits (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016)** for Covered Persons include:

- Hospital or Birthing Center room and board.
- Vaginal delivery or Cesarean section.
- Non-routine prenatal care.
- Postnatal care.
- Diagnostic testing.
- Abdominal operation for intrauterine pregnancy or miscarriage.
- Outpatient Birthing Centers.
- Midwives.

44. **Medical and/or Routine Services Provided in a Foreign Country**, except that no coverage is provided if the sole purpose of travel to that country is to obtain medical services and/or supplies.

45. **Mental Health Treatment.** (Refer to the Behavioral Health Benefits section of this SPD.)

46. **Morbid Obesity Treatment (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan Benefit Plan(s) 004, 005, 013, 014, 016)** includes only the following treatments if those treatments are determined to be Medically Necessary and be appropriate for an individual's Morbid Obesity condition. Refer to the Glossary of Terms for a definition of Morbid Obesity.

- Bariatric surgery, including, but not limited to:
 - Gastric or intestinal bypasses (Roux-en-Y, biliopancreatic bypass, and biliopancreatic diversion with duodenal switch).
 - Stomach stapling (vertical banded gastroplasty, gastric banding, and gastric stapling).
 - Lap band (laparoscopic adjustable gastric banding).
 - Gastric sleeve procedure (laparoscopic vertical gastrectomy and laparoscopic sleeve gastrectomy).
- Charges for diagnostic services

This Plan does not cover diet supplements, exercise equipment or any other items listed in the General Exclusions section of this SPD.

47. **Nursery and Newborn Expenses, Including Circumcision (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016)**, are covered for the following Children of the covered Employee or covered spouse: natural (biological) Children and newborn Children who are adopted or Placed for Adoption at the time of birth.

48. **Nutritional Counseling** for preventive services that are required under the United States Preventive Services Task Force and/or for the treatment of medical and behavioral/mental health conditions.

49. **Nutritional Supplements, Enteral Feedings, Vitamins, and Electrolytes** that are prescribed by a Physician and administered through a tube, provided they are the sole source of nutrition or are part of a chemotherapy regimen. This includes supplies related to enteral feedings (for example, feeding tubes, pumps, and other materials used to administer enteral feedings), provided the feedings are prescribed by a Physician and are the sole source of nutrition or are part of a chemotherapy regimen.

50. **Occupational Therapy.** (See Therapy Services below.)

51. **Oral Surgery** includes:

- Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof, and floor of the mouth when such conditions require pathological examinations.
- Surgical procedures required to correct accidental injuries of the jaws, cheeks, lips, tongue, roof, and floor of the mouth.
- Reduction of fractures and dislocations of the jaw.
- External incision and drainage of cellulitis.
- Incision of accessory sinuses, salivary glands, or ducts.
- Frenectomy (the cutting of the tissue in the midline of the tongue).
- Excision of exostosis of jaws and hard palate.

52. **Orthognathic, Prognathic, and Maxillofacial Surgery** when Medically Necessary.

53. **Orthotic Appliances, Devices, and Casts**, including the exam for required Prescription and fitting, when prescribed to aid in healing, provide support to an extremity, or limit motion to the musculoskeletal system after Injury. These devices can be used for acute Injury or to prevent Injury. Orthotic appliances and devices include custom molded shoe orthotics, supports, trusses, elastic compression stockings, and braces.

54. **Oxygen and Its Administration.**

55. **Pharmacological Medical Case Management** (medication management and lab charges).

56. **Physical Therapy.** (See Therapy Services below.)
57. **Physician Services** for covered benefits.
58. **Pre-Admission Testing** if necessary and consistent with the diagnosis and treatment of the condition for which the Covered Person is being admitted to the Hospital.
59. **Prescription Medications** that are administered or dispensed as take-home drugs as part of treatment while in the Hospital or at a medical facility (including claims billed on a claim form from a long-term care facility, assisted living facility, or Skilled Nursing Facility) and that require a Physician's Prescription. Coverage does not include paper (script) claims obtained at a retail pharmacy, which are covered under the Prescription benefit.
60. **Preventive / Routine Care** as listed under the Schedule of Benefits.

The Plan pays benefits for Preventive Care services provided on an Outpatient basis at a Physician's office, an Alternate Facility, or a Hospital that encompass medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes, and include the following as required under applicable law:

- Evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
- Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- With respect to infants, Children, and adolescents, evidence-informed Preventive Care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
- Additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration; and
- Well-women Preventive Care visit(s) for women to obtain the recommended preventive services that are age and developmentally appropriate, including preconception and prenatal care. The well-women visit should, where appropriate, include the following additional preventive services listed in the Health Resources and Services Administrations guidelines, as well as others referenced in the Affordable Care Act:
 - Screening for gestational diabetes;
 - Human papillomavirus (HPV) DNA testing;
 - Counseling for sexually transmitted infections;
 - Counseling and screening for human immune-deficiency virus;
 - Screening and counseling for interpersonal and domestic violence; and
 - Breast cancer genetic test counseling (BRCA) for women at high risk.

Please visit the following links for additional information:

<https://www.healthcare.gov/preventive-care-benefits/>
<https://www.healthcare.gov/preventive-care-children/>
<https://www.healthcare.gov/preventive-care-women/>

61. **Private Duty Nursing Services** when Outpatient care is required and Medically Necessary 24 hours per day. Coverage does not include Inpatient private duty nursing services.
62. **Prosthetic Devices.** The initial purchase, fitting, repair and replacement of fitted prosthetic devices (artificial body parts, including limbs, eyes and larynx) that replace body parts. Benefits may be payable for subsequent repairs or replacement only if required:
 - Due to the growth or development of a Dependent Child; or
 - When necessary because of a change in the Covered Person's physical condition; or
 - Because of deterioration caused from normal wear and tear.

The repair or replacement must also be recommended by the attending Physician. In all cases, repairs or replacement due to abuse or misuse, as determined by the Plan, are not covered and replacement is subject to prior approval by the Plan.

63. **Qualifying Clinical Trials** as defined below, including routine patient care costs Incurred during participation in a Qualifying Clinical Trial for the treatment of:

- Cancer or other Life-Threatening Disease or Condition. For purposes of this benefit, a Life-Threatening Disease or Condition is one from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

Benefits include the reasonable and necessary items and services used to prevent, diagnose, and treat complications arising from participation in a Qualifying Clinical Trial.

Benefits are available only when the Covered Person is clinically eligible for participation in the Qualifying Clinical Trial as defined by the researcher.

Routine patient care costs for Qualifying Clinical Trials may include:

- Covered health services (e.g., Physician charges, lab work, X-rays, professional fees, etc.) for which benefits are typically provided absent a clinical trial;
- Covered health services required solely for the administration of the Investigational item or service, the clinically appropriate monitoring of the effects of the item or service, or the prevention of complications; and
- Covered health services needed for reasonable and necessary care arising from the provision of an Investigational item or service.

Routine costs for clinical trials do not include:

- The Experimental or Investigational service or item as it is typically provided to the patient through the clinical trial.
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient;
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis; and
- Items and services provided by the research sponsors free of charge for any person enrolled in the trial.

With respect to cancer or other Life-Threatening Diseases or Conditions, a Qualifying Clinical Trial is a Phase I, Phase II, Phase III, or Phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other Life-Threatening Disease or Condition and that meets any of the following criteria in the bulleted list below.

- Federally funded trials. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - National Institutes of Health (NIH), including the National Cancer Institute (NCI);
 - Centers for Disease Control and Prevention (CDC);
 - Agency for Healthcare Research and Quality (AHRQ);
 - Centers for Medicare and Medicaid Services (CMS);
 - A cooperative group or center of any of the entities described above or the Department of Defense (DOD) or Veterans Administration (VA);
 - A qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants; or

- The Department of Veterans Affairs, the DOD, or the Department of Energy as long as the study or investigation has been reviewed and approved through a system of peer review that is determined by the Secretary of Health and Human Services to meet both of the following criteria:
 - It is comparable to the system of peer review of studies and investigations used by the NIH; and
 - It ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
 - The study or investigation is conducted under an Investigational new drug application reviewed by the U.S. Food and Drug Administration;
 - The study or investigation is a drug trial that is exempt from having such an Investigational new drug application;
 - The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant Institutional Review Boards (*IRBs*) before participants are enrolled in the trial. The Plan Sponsor may, at any time, request documentation about the trial; or
 - The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a covered health service and is not otherwise excluded under the Plan.
64. **Radiation Therapy and Chemotherapy** when Medically Necessary.
65. **Radiology and Interpretation Charges.**
66. **Reconstructive Surgery** includes:
- Surgery following a mastectomy under the Women’s Health and Cancer Rights Act (WHCRA). Under the WHCRA, the Covered Person must be receiving benefits in connection with a mastectomy in order to receive benefits for reconstructive treatments. Covered Expenses are reconstructive treatments that include all stages of reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and complications of mastectomies, including lymphedemas.
 - Surgery to restore a bodily function that has been impaired by a congenital illness or anomaly, or by an Accident, or from an infection or other disease of the involved part.
67. **Respiratory Therapy.** (See Therapy Services below.)
68. **Second Surgical Opinion** if given by a board-certified Specialist in the medical field related to the surgical procedure being proposed. The Physician providing the second opinion must not be affiliated in any way with the Physician who rendered the first opinion.
69. **Sexual Function:** Diagnostic Services, non-surgical and surgical procedures and Prescription drugs (unless covered under the Prescription Benefits section in this SPD) in connection with treatment for male or female impotence.
70. **Sleep Disorders** if Medically Necessary.
71. **Sleep Studies.**
72. **Speech Therapy.** (See Therapy Services below.)
73. **Sterilizations.**
74. **Substance Use Disorder Services.** (Refer to the Behavioral Health Benefits section of this SPD.)
75. **Surgery and Assistant Surgeon Services.**
- If an assistant surgeon is required, the assistant surgeon’s covered charge will not exceed 20% of the allowance for the primary procedure performed. For in-network providers, the assistant surgeon’s allowable amount will be determined per the network contract.

- If bilateral or multiple surgical procedures are performed by one surgeon, benefits will be determined based on the allowance for the primary procedure; and a percentage of the allowance for the subsequent procedure(s). If multiple unrelated surgical procedures are performed by two or more surgeons on separate operative fields, benefits will be based on the allowance for each surgeon's primary procedure. If two or more surgeons perform a procedure that is normally performed by one surgeon, benefits for all surgeons will not exceed the allowable amount for that procedure.

76. **Telehealth.** Consultations made by a Covered Person to a Physician.

77. **Telemedicine.** (Refer to the Teladoc Health Services section of this SPD for more details.)

78. **Therapy Services:** Therapy must be ordered by a Physician and provided as part of the Covered Person's treatment plan. Services include:

- **Occupational therapy** by a Qualified occupational therapist (OT) or other Qualified Provider, if applicable.
- **Physical therapy** by a Qualified physical therapist (PT) or other Qualified Provider, if applicable.
- **Respiratory therapy** by a Qualified respiratory therapist (RT) or other Qualified Provider, if applicable.
- **Aquatic therapy** by a Qualified physical therapist (PT), Qualified aquatic therapist (AT), or other Qualified Provider, if applicable.
- **Speech therapy** necessary for the diagnosis and treatment of speech and language disorders that result in communication disabilities when performed by a Qualified speech therapist (ST) or other Qualified Provider, if applicable, including therapy for the treatment of disorders of speech, language, voice, communication, and auditory processing when such a disorder results from Injury, stroke, cancer, a Congenital Anomaly, or other types of communication disorders such as categorized language disorder, speech sound disorder, child-onset fluency disorder, and pragmatic communication disorder.

79. **Tobacco Addiction:** Preventive / Routine Care as required by applicable law

80. **Transplant Services.** (Refer to the Transplant Benefits section of this SPD.)

81. **Travel and Lodging for Restrictive Services.**

The Plan provides a Covered Person with a travel and lodging allowance related to a covered health service that is not available in the Covered Person's state of residence due to law or regulation when such service is received in another state, as legally permissible.

The Plan provides an allowance for reasonable travel and lodging expenses for a Covered Person and travel companion when the Covered Person must travel at least 100 miles from their address, as reflected in our records, to receive the covered health service.

This Plan provides an allowance for Incurred reasonable travel and lodging expenses only and is independent of any existing medical coverage available for the Covered Person. Lodging expenses are further limited to \$50 per night for the Covered Person, or \$100 per night for the Covered Person with a travel companion.

Please remember to save travel and lodging receipts to submit for reimbursement. Travel and lodging reimbursements that exceed IRS limits may be subject to IRS codes for taxable income. If You would like additional information regarding travel and lodging, You may contact us at www.umar.com or at the telephone number on Your ID card.

82. **Urgent Care Facility** as shown in the Schedule of Benefits of this SPD.
83. **Vision Care Services.** (Refer to Vision Care section of this SPD.)
84. **Walk-In Retail Health Clinics:** Charges associated with medical services provided at Walk-In Retail Health Clinics.
85. **Wigs (Cranial Protheses), Toupees, and Hairpieces** for hair loss due to cancer treatment or alopecia related to a medical condition.

TELADOC HEALTH SERVICES

Note: Teladoc Health Services described below are subject to state availability. Access to telephonic or video-based consultations may be restricted in some states.

This Plan has a special benefit allowing Covered Persons of all ages to receive telephone or web-based video consultations with Physicians for routine primary medical diagnoses.

Teladoc Health may be used:

- When immediate care is needed.
- When considering the ER or urgent care center for non-Emergency issues.
- When You are on vacation or on a business trip.

Teladoc Health can be used for the following types of conditions:

- 24/7 Care general medicine, including, but not limited to:
 - Colds and flu
 - Allergies
 - Bronchitis
 - Pink eye
 - Upper respiratory infections
- A refill of a recurring Prescription.
- Pediatric care.
- Non-Emergency medical assistance.

In order to obtain this benefit, a Covered Person must complete a medical history disclosure form that will serve as an electronic medical record for consulting Physicians. This form can be completed via the Teladoc Health website, via the call center, or via the Teladoc Health mobile app. Once enrolled, a Covered Person may phone 1-800-TELADOC (1-800-835-2362) and request a consultation with a Physician. A Physician will then return the Covered Person's phone call. If a Covered Person requests a web-based video consultation, the consultation will be scheduled and an appointment reminder notification will be sent prior to the appointed time. If necessary, the Physician will write a Prescription. The Prescription will be called in to a pharmacy of the Covered Person's choice. Benefits for this service are shown in the Schedule of Benefits.

Teladoc Health may not be used for:

- Drug Enforcement Agency-controlled Prescriptions.
- Charges for telephone or online consultations with Physicians and/or other providers who are not contracted through Teladoc Health.

Primary360

Primary360 provides access to a virtual primary care Physician and care team that provides ongoing longitudinal care for annual wellness exams, everyday health and wellness needs, management of chronic conditions, and more complex challenges to Covered Persons who are adults. The Teladoc Health primary care team proactively shares care plans and coordinates lab testing and specialist referrals as needed. Ahead of the annual wellness exam Teladoc Health will send the Primary360 Covered Person a blood pressure cuff and heart rate monitor to collect core biometrics. The care team is available via phone, video, and in-app messaging.

Dermatology Services Program

In addition to receiving care for general medical conditions, Covered Persons may receive access to dermatology services, as described below.

Dermatologists provide dermatology consultations to Covered Persons through an online message center using store-and-forward technology in the dermatology service area. The dermatology program offers Covered Persons the ability to upload photographs of their dermatological conditions to licensed dermatologists, who provide treatment and prescription medication, when appropriate. The dermatologists are selected and engaged to provide dermatological assessments in accordance with standard dermatology protocols and guidelines that are tailored to the telehealth industry.

In order to receive dermatology consultations, the Covered Person must have completed Teladoc Health's requirement for access to the 24/7 Care general medicine program, including the medical history disclosure form. The Covered Person must also complete a comprehensive Dermatology Intake Form prior to receiving a dermatology consultation. The Dermatology Intake Form consists of a Dermatology History section and an intake form for the condition for which the Covered Person is seeking treatment describing the area of concern. This medical history and intake form may be completed either online or by telephone with a designated dermatology representative. Additionally, the Covered Person must upload at least three images of his or her condition prior to communicating with a dermatologist. If the Covered Person fails to complete the Dermatology Intake Form or upload the required number of images, the Covered Person will not have access to the dermatologists.

Covered Persons will be allowed to request more than one dermatology consultation at any given time. Dermatology consultations are not intended to be provided in Emergency situations.

Initial Consultation: The Covered Person will be required to upload a minimum of three images and a maximum of five images for the dermatologist to review. A dermatologist will respond to the Covered Person's consultation submission via the Teladoc Health Message Center within two business days of such submission. The dermatologist will either:

- determine that no additional information is required and provide a diagnosis and prescription, if appropriate; or
- request additional information from the Covered Person before making a diagnosis.

Covered Person Follow-Up: The Covered Person will have seven days after diagnosis to respond to the dermatologist with follow-up questions via the message center. The Covered Person will be able to respond only once and may upload up to five additional images in the response. The Covered Person will not be charged for a one-time follow-up.

Subsequent Consultations: A Covered Person will have the option of selecting the same dermatologist with whom he or she had a prior consultation or with a new dermatologist licensed in his or her state.

Mental Health Program

The Mental Health Program includes access to mental health providers who provide mental health consultations to Covered Persons by telephone or video conference. The Mental Health Program offers Covered Persons ongoing access to mental diagnostic services, talk therapy, and prescription medication management, when appropriate. The mental health providers are selected and engaged to provide mental health clinical intake assessments in accordance with mental health protocols and guidelines that are tailored to the telehealth industry.

Mental Health Consultations: In order for a Covered Person to receive a mental health consultation under this program, the Covered Person must complete a Medical History Disclosure and an assessment that is specific to the Mental Health Program. This disclosure may be completed either online or by telephone with a designated Mental Health Program representative. In addition, the Covered Person must also agree to Teladoc Health's Informed Patient Consent and Release Form confirming an understanding that the mental health provider is not obligated to accept the Covered Person as a patient. If the Covered Person fails to complete the Medical History Disclosure, the Covered Person will not have access to the mental health providers through the Mental Health Program.

Scheduling: Teladoc Health will provide the Covered Person with information identifying each mental health provider's licensure, specialties, gender, and language, and will provide sufficient biographical information on each mental health provider to allow the Covered Person to choose the provider from whom they wish to receive treatment. The Covered Person may schedule consultations through either Teladoc Health's website or the mobile platform. When scheduling a subsequent consultation, the Covered Person may choose to receive the consultation from the same provider or from a different mental health provider. There are no limitations on the number of mental health consultations a Covered Person may receive under the Mental Health Program.

Individual Sessions: The initial mental health consultation is expected to be 45 minutes in length, on average, followed by subsequent psychiatric visits that will be shorter in length. At the beginning of the mental health consultation, the Covered Person will be required to complete a brief intake assessment before proceeding with the session. A mental health provider may determine that the treatment of a Covered Person's particular mental health issue would be managed more appropriately through in-person therapy. In such a case, the mental health provider will encourage the Covered Person to make an appointment for an in-person visit.

Clarifications: Unlike the consultations provided under the 24/7 Care general medicine program, the mental health consultations under the Mental Health Program:

- Are not accessible 24 hours per day, 365 days per year. Rather, a Covered Person must schedule a mental health consultation with a mental health provider and the consultation must occur within a time period for which the mental health provider is scheduled to support the Mental Health Program.
- Are not intended to be cross-coverage consultations. Rather, the Mental Health Program is designed to make mental health providers available by telephone or video conference even when another mental health counselor is available to the Covered Person for an in-person visit.
- Are not intended to be provided in Emergency situations.
- Are not available for Teladoc Health therapy for Covered Persons under the age of 13.
- Are not available for Teladoc Health psychiatry for Covered Persons under the age of 18.

TELADOC HEALTH DIABETES MANAGEMENT

This program offers personalized tools and support to track blood sugar, develop healthy lifestyle habits, and improve glycemic control through data-driven insights at no cost to You.

Members enrolled in Teladoc Health Health Diabetes Management can expect:

- Lifestyle behavior change tools;
- Medication optimization;
- Unlimited expert health coaching;
- Cellular-connected devices;
- Free and unlimited testing supplies, including strips and lancets; and
- Personal plans for reaching health goals.

TELADOC HEALTH EXPERT MEDICAL SERVICES

INTRODUCTION

This section provides a summary of the Teladoc Health Expert Medical Services (the “Teladoc Health Services”) offered under the Plan and administered through Teladoc Health, Inc. It is part of the Plan’s Summary Plan Description. Read this section in conjunction with the other sections of the Plan’s Summary Plan Description.

The Teladoc Health Expert Medical Services are being offered because THE HERTZ CORPORATION recognizes the challenges and stresses that can occur when You are uncertain about a medical diagnosis or treatment plan. THE HERTZ CORPORATION is providing the Teladoc Health Services to help You make medical decisions with confidence and to ensure You are getting the right care. This program supplements the work of Your own Physician and does not replace it. Many Physicians find that collaboration with other experts is very helpful, especially in complex situations. Teladoc Health enables Physicians to collaborate in a new way.

Through the Teladoc Health Expert Medical Services, You and Your eligible Dependents can use Teladoc Health to help You get the right treatment for Your condition. You can get medical information from Physicians so that You and Your treating Physicians can make the best possible decisions about Your health.

ELIGIBILITY

Those Employees and their Dependents who are participating in the Plan may use Teladoc Health. Refer to the Eligibility and Enrollment section of this Plan for more information about eligibility for participation.

DESCRIPTION OF SERVICES

You have access to the following Teladoc Health Services to help You and Your eligible Dependents make the right medical decisions.

Find a Doctor is a service whereby Teladoc Health identifies for You one or more Expert Specialists located within Your Geographical Area who treat Your specific condition. The Expert Specialist list is Teladoc Health’s proprietary database of more than 50,000 Physicians in over 450 specialties and subspecialties. Physicians on this list are clinically and academically accomplished, are affiliated with national and global centers of excellence, and are leading medical practitioners, researchers, and/or teachers.

Ask the Expert is a service whereby Teladoc Health provides You with a written response from an Expert Specialist in response to Your question(s) related to an established diagnosis, without the need to collect Your medical records. **Expert Specialist** means a specialist Physician who has contracted with Teladoc Health to perform certain services and whose medical credentials have been verified by Teladoc Health.

Expert Medical Opinion is a service whereby an Expert Specialist reviews Your diagnosis and/or treatment plan and provides a detailed recommendation. Teladoc Health collects all Your records, images, and test samples and provides them to an Expert Specialist for review. The Expert Specialist reviews this information in detail and creates a comprehensive report, either confirming what You have been told or recommending a change. You can bring this report back to Your treating Physician to help make treatment decisions.

Critical Care Expert Medical Opinion is an Expert Medical Opinion as described above but for individuals in Inpatient medical settings experiencing traumatic or catastrophic events such as traumatic brain Injury, spinal cord Injury, multi-organ failure, serious burns, or premature birth. With a Critical Care Expert Medical Opinion, Teladoc Health will address, in real time, the immediate and highly complex needs of the Covered Person. Critical Care Expert Medical Opinion is available 24 hours per day, 7 days per week, 365 days per year.

Mental Health Navigator is an Expert Medical Opinion as described above but for individuals with complex mental health conditions. A carefully selected expert psychiatrist reviews Your diagnosis and treatment plan and creates a comprehensive report, either confirming what You have been told or recommending a change. A customized action plan is created for You and a Teladoc Health Navigator is assigned to help You find the best care and take recommended actions. You can also bring this action plan back to Your treating mental health specialist.

Treatment Decision Support is a service whereby Teladoc Health provides You with health coaching and information to help You make decisions about Your treatment options. With this service, a dedicated Teladoc Health Member Advocate will have an in-depth discussion with You about Your medical condition and the questions You have about Your treatment plan. The Teladoc Health Member Advocate recommends relevant training from an online collection of easy-to-follow, interactive educational resources. You will receive a written summary of all Treatment Decision Support coaching calls and questions to ask when discussing options with Your treating Physician.

Medical Records eSummary is a service whereby Teladoc Health will collect all Your medical records, prepare a summary of the records, and provide You with written suggestions to address Your health issues in the coming 12-18 months.

COST

Teladoc Health Expert Medical Services are offered to You at no cost. THE HERTZ CORPORATION covers all Teladoc Health Expert Medical Services costs. If You need additional tests or services based on a Teladoc Health recommendation, those tests or services are covered according to the provisions of Your health Plan.

QUALIFICATIONS

Teladoc Health provides services for a wide range of medical conditions. These conditions may include everything from back pain and sports Injuries to chronic diseases, complex mental health conditions, and life-threatening illnesses.

Do I Have to Travel or Collect My Own Medical Records?

No. You make a call to Teladoc Health and Teladoc Health handles everything for You. All Your contact with Teladoc Health is by phone or mobile app. You do not need to travel or contact Your Physician(s) to obtain records, images, or other information related to Your medical case.

Do I Have to Follow Teladoc Health's Recommendations?

No. You remain in full control of Your health care decision-making. The Teladoc Health Services described herein provide medical information only and *not* medical care, diagnoses, or treatments. The information You receive from Teladoc Health is intended to help You make informed decisions regarding Your diagnosis and/or treatment plan. The decision on whether or not to share the report with Your treating Physician is Yours alone. Teladoc Health will not share Your report with Your Physician without Your authorization.

How Does Teladoc Health's Expert Medical Opinion Process Work?

- Call 1-800-TELADOC or download the Teladoc Health app to request services.
- A dedicated Teladoc Health Member Advocate will have an in-depth discussion with You about Your medical condition and will obtain a full health history.
- With Your written approval, Teladoc Health will collect all appropriate medical records, images, and test samples.
- The Teladoc Health clinical team will then conduct a comprehensive analysis of Your case and will select the most appropriate expert(s).
- The expert will review Your case and provide Teladoc Health with a detailed report that includes their recommendations.
- Teladoc Health will share the report with You and, with Your consent, Your treating Physician.

Throughout the process, the Teladoc Health Member Advocate is available to answer Your questions. Depending on Your case, Your Teladoc Health Member Advocate may also follow up with You to see if You need any other help.

How Will Teladoc Health Work With My Treating Physician?

Teladoc Health shares the Expert Specialist's findings with You first and only with You. With Your consent, Teladoc Health will then share the Expert Specialist's report with Your treating Physician. Teladoc Health will not share the report without Your consent. The goal is to provide useful information so that You and Your Physician can make informed decisions together regarding treatment.

How Do I Use Teladoc Health Expert Medical Services?

- Call 1-800-TELADOC or download the Teladoc Health app to request services.
- A member of the Teladoc Health clinical team will gather basic information from You so that they can recommend the right service.
- Once You and Teladoc Health agree on the appropriate service, Teladoc Health will initiate the service and explain the process to You.

Can Teladoc Health Expert Medical Services Be Used in Emergency Situations?

For urgent medical situations in which immediate intervention is requested, Teladoc Health Services are not an option. In these situations, Teladoc Health may be able to provide You with appropriate questions to ask Your provider before You proceed with treatment however, You should seek immediate treatment as directed by Your Physician. Once Your condition has stabilized, Teladoc Health can evaluate Your case for future treatment options.

Am I Required to Use Teladoc Health Expert Medical Services?

No. Participation is completely voluntary.

How Will Teladoc Health Maintain My Privacy?

Teladoc Health complies with all relevant state and federal laws and regulations regarding privacy and confidentiality, including the Health Insurance Portability and Accountability Act of 1986 (HIPAA).

In order for You to use the Teladoc Health Services, Teladoc Health will need to collect, use, and disclose Your protected health information (PHI). When You initiate Teladoc Health Services, You will be provided with more detailed information regarding the services and confidentiality of Your PHI.

Where Do I Get More Information About Teladoc Health Services?

If You have questions about Teladoc Health or would like more information, speak with THE HERTZ CORPORATION, visit Teladoc Health's website, or call 1-800-TELADOC.

HOW TO FILE A CLAIM OR AN APPEAL

Request

In order to initiate Teladoc Health Services, call 1-800-TELADOC or download the Teladoc Health app and request services.

Denial

It is very unlikely that You will be denied the use of Teladoc Health Services; however, if You are denied services, You have the rights outlined in this section. Denial, reduction, or termination of a benefit, or a failure to provide or make payment (in whole or in part) for a service, supply, or benefit is called an "Adverse Benefit Determination." With respect to Teladoc Health Services, such Adverse Benefit Determination may be based on:

- Your eligibility for the services, including a retrospective termination of coverage (whether or not there is an adverse effect on any particular benefit); or
- Your intention to use the services for litigation or legal reasons, e.g., in a medical malpractice case; or
- Your refusal to sign an authorization form for Teladoc Health to collect Your medical information when such information is necessary for the type of service You requested.

Appeals

If You are denied the use of Teladoc Health Services, You will receive notification from Teladoc Health of denial of services with an explanation of the reason for the denial. You have the right to file an appeal of such Adverse Benefit Determination by contacting Teladoc Health within 30 days of receipt of the notice of denial.

Refer to the Claims and Appeal Procedures section of this Plan for more information.

HOME HEALTH CARE BENEFITS

Home Health Care services are provided for patients when Medically Necessary, as determined by the Utilization Review Organization.

Prior authorization may be required before receiving services. Please refer to the [Care Coordination Program](#) section of this SPD for more details. Covered services may include:

- Home visits instead of visits to the provider's office that do not exceed the maximum allowable under this Plan.
- Intermittent nurse services. Benefits are paid for only one nurse at any one time, not to exceed 4 hours per 24-hour period.
- Nutrition counseling provided by or under the supervision of a Qualified dietician or other Qualified Provider, if applicable.
- Physical, occupational, respiratory, and speech therapy provided by or under the supervision of a Qualified therapist or other Qualified Provider, if applicable.
- Medical supplies, drugs, laboratory services, or medication prescribed by a Physician.

A Home Health Care Visit is defined as a visit by a nurse providing intermittent nurse services (each visit includes up to a 4-hour consecutive visit in a 24-hour period if Medically Necessary) or a single visit by a Qualified therapist, Qualified dietician, or other Qualified Provider, if applicable.

EXCLUSIONS

In addition to the items listed in the General Exclusions section, benefits will NOT be provided for any of the following:

- Homemaker or housekeeping services.
- Supportive environment materials such as handrails, ramps, air conditioners, and telephones.
- Services performed by family members or volunteer workers.
- "Meals on Wheels" or similar food service.
- Separate charges for records, reports, or transportation.
- Expenses for the normal necessities of living, such as food, clothing, and household supplies.
- Legal and financial counseling services, unless otherwise covered under this Plan.

TRANSPLANT BENEFITS

Refer to the [Care Coordination Program](#) section of this SPD for prior authorization requirements

The program for Transplant Services at Designated Transplant Facilities is:

Optum

This coverage provides You with a choice for transplant care. The Plan provides incentives to You and Your covered Dependents by giving You the option of using a Designated Transplant Facility. While the Plan does not require You to use a Designated Transplant Facility in order to receive benefits You may receive better benefits if You do so. A Designated Transplant Facility is a facility that must meet extensive criteria in the areas of patient outcomes that include patient and graft survival, patient satisfaction, Physician and program experience, program accreditations, and patient and caregiver education.

DEFINITIONS

The following terms are used for the purpose of the Transplant Benefits section of this SPD. Refer to the Glossary of Terms section of this SPD for additional definitions.

Designated Transplant Facility means a facility that has agreed to provide Approved Transplant Services to Covered Persons pursuant to an agreement with a transplant provider network or rental network with which the Plan has a contract.

Non-Designated Transplant Facility means a facility that does not have an agreement with the transplant provider network with whom the Plan has a contract. This may include a facility that is listed as a participating provider.

Organ and Tissue Acquisition/Procurement means the harvesting, preparation, transportation, and the storage of human organ and tissue that is transplanted to a Covered Person. This includes related medical expenses of a living donor.

Stem Cell Transplant includes autologous, allogeneic, and syngeneic transplant of bone marrow and peripheral and cord blood stem cells and may include chimeric antigen receptor T-cell therapy (CAR-T) and ex vivo gene therapy.

BENEFITS

The Plan will pay for Covered Expenses Incurred by a Covered Person at a Designated or Non-Designated Transplant Facility due to an Illness or Injury, subject to any Deductibles, Plan Participation amounts, maximums, or limits shown on the Schedule of Benefits. Benefits are based on the Protection from Balance Billing allowed amount, the Usual and Customary charge or the Plan's Negotiated Rate.

It will be the Covered Person's responsibility to obtain prior authorization for all transplant-related services. If prior authorization is not obtained, benefits may not be payable for such services. Benefits may also be subject to reduced levels as outlined in individual Plan provisions. The approved transplant and medical criteria for such transplant must be Medically Necessary for the medical condition for which the transplant is recommended. The medical condition must not be an individual Plan exclusion.

COVERED EXPENSES

The Plan will pay for Approved Transplant Services at a Designated or Non-Designated Transplant Facility for Organ and Tissue Acquisition/Procurement and transplantation, if a Covered Person is the recipient.

If a Covered Person requires a transplant, including a bone marrow or Stem Cell Transplant, the cost of Organ and Tissue Acquisition/Procurement from a living human or cadaver will be included as part of the Covered Person's Covered Expenses when the donor's own plan does not provide coverage for Organ and Tissue Acquisition/Procurement. Coverage includes the cost of donor testing, blood typing, and evaluation to determine if the donor is a suitable match.

The Plan will provide donor services for donor-related complications during the transplant period, per the transplant contract, if the recipient is a Covered Person under this Plan.

The Plan will provide donor services at a Non-Designated Transplant Facility for initial acquisition/procurement only, up to the maximum listed on the Schedule of Benefits, if any. Complications, side effects, or injuries are not covered unless the donor is a Covered Person.

Benefits are payable for the following transplant types:

- Kidney.
- Kidney/pancreas.
- Pancreas, if the transplant meets the criteria determined by care management.
- Liver.
- Heart.
- Heart/lung.
- Lung.
- Bone marrow or Stem Cell Transplant (allogeneic and autologous), which may include chimeric antigen receptor T-cell therapy (CAR-T) and ex vivo gene therapy for certain conditions.
- Small bowel.

SECOND OPINION

The Plan will notify the Covered Person if a second opinion is required at any time during the determination of benefits period. If a Covered Person is denied a transplant procedure by the transplant facility, the Plan will allow him or her to go to a second Designated Transplant Facility for evaluation. If the second facility determines, for any reason, that the Covered Person is an unacceptable candidate for the transplant procedure, benefits will not be paid for further transplant-related services or supplies, even if a third Designated Transplant Facility accepts the Covered Person for the procedure.

ADDITIONAL PROVISIONS (Applies to a Designated Transplant Facility Only)

TRAVEL EXPENSES (Applies to a Covered Person who is a recipient or to a covered or non-covered donor if the recipient is a Covered Person under this Plan)

If the Covered Person or non-covered living donor lives more than 50 miles from the transplant facility, the Plan will pay for travel and housing related to the transplant, up to the maximum listed on the Schedule of Benefits. Expenses will be paid for the Covered Person and:

- One or two parents of the Covered Person (if the Covered Person is a Dependent Child, as defined in this Plan); or
- An adult to accompany the Covered Person.

Covered travel and housing expenses include the following:

- Transportation to and from the transplant facility, including:
 - Airfare. (Coach rate only)
 - Tolls and parking fees.
 - Gas/mileage.

- Lodging at or near the transplant facility, including:
 - Apartment rental.
 - Hotel rental.
 - Applicable tax.

Lodging for purposes of this Plan does not include private residences.

Lodging reimbursement that is greater than \$50 per person per day may be subject to IRS codes for taxable income.

Benefits will be payable for up to one year from the date of the transplant while the Covered Person is receiving services at the transplant facility.

Note: This Plan will pay travel and housing benefits for a non-covered living donor only after any other coverage that the living donor has is exhausted.

TRANSPLANT EXCLUSIONS

In addition to the items listed in the General Exclusions section of this SPD, benefits will NOT be provided for any of the following:

- Expenses if a Covered Person donates an organ and/or tissue and the recipient is not a Covered Person under this Plan.
- Expenses for Organ and Tissue Acquisition/Procurement and storage of cord blood, stem cells, or bone marrow, unless the Covered Person has been diagnosed with a condition for which there would be Approved Transplant Services.
- Expenses for any post-transplant complications of the donor, if the donor is not a Covered Person under this Plan.
- Transplants considered Experimental, Investigational, or Unproven unless covered under a Qualifying Clinical Trial.
- Solid organ transplantation, autologous transplant (bone marrow or peripheral stem cell), or allogeneic transplant (bone marrow or peripheral stem cell) for conditions that are not considered to be Medically Necessary and/or are not appropriate, based on the National Comprehensive Cancer Network (NCCN) and/or Transplant Review Guidelines.
- Expenses related to, or for, the purchase of any organ.

PRESCRIPTION DRUG BENEFITS

Note: UMR (the claims administrator) does not administer the benefits or services described within this provision. Please contact the benefit manager or Your employer with any questions related to this coverage or service.

Prescription drug benefits administered by Optum Rx.

What this section includes:

- Benefits available for Prescription Drugs;
- How to utilize the retail and home delivery service for obtaining Prescription Drugs;
- Any benefit limitations and exclusions that exist for Prescription Drugs; and
- Definitions of terms used throughout this section related to the Prescription Drug Benefits.

Prescription Drug Benefit Highlights

Prescription Drug Benefits will not be coordinated with those of any other health coverage plan.

Identification Card (ID Card) – Network Pharmacy

You must either show Your ID card at the time You obtain Your Prescription Drug at a Network Pharmacy or provide the Network Pharmacy with identifying information that can be verified by Optum Rx during regular business hours.

If You do not show Your ID card or provide verifiable information at a Network Pharmacy, You will be required to pay the Usual and Customary Charge for the Prescription Drug at the pharmacy.

Benefit Levels

Benefits are available for Outpatient Prescription Drugs that are considered a Covered Expense.

The Plan pays benefits at different levels for tier 1, tier 2, and, if applicable, tier 3 Prescription Drugs. All Prescription Drugs covered by the Plan are categorized into these three tiers on the Prescription Drug List (PDL). The tier status of a Prescription Drug may change periodically, as frequently as monthly, based on the Formulary Management Committee's periodic tiering decisions. When that occurs, You may pay more or less for a Prescription Drug, depending on its tier assignment. Since the PDL may change periodically, for the most current information, You can call Optum Rx at 800-356-3477, or visit OptumRx.com.

Each tier is assigned a Co-pay or Participation, which is the amount You pay when You visit the pharmacy or order Your medications through home delivery. Your Co-pay or Participation will also depend on whether or not You visit the pharmacy or use the home delivery service; see the Prescription Schedule of Benefits for further details. Here is how the tier system works:

Tier 1 is Your lowest Co-pay or Participation option. For the lowest out-of-pocket expense, You should consider tier 1 drugs if You and Your Physician decide they are appropriate for Your treatment.

Tier 2 is Your middle Co-pay or Participation option. Consider a tier 2 drug if no tier 1 drug is available to treat Your condition.

Tier 3, if applicable, is Your highest Co-pay or Participation option. The drugs in tier 3 are usually more costly. Sometimes there are alternatives available in tier 1 or tier 2.

For Prescription Drugs at a retail Network Pharmacy, You are responsible for paying the lower of:

- The applicable Co-pay, Participation, or Deductible amount;
- The Network Pharmacy's Usual and Customary Charge for the Prescription Drug; or
- The Prescription Drug Charge that Optum Rx agreed to pay the Network Pharmacy.

For Prescription Drugs from a home delivery Network Pharmacy, You are responsible for paying the lower of:

- The applicable Co-pay, Participation, or Deductible amount; or
- The Prescription Drug Charge for that particular Prescription Drug.

Retail

The Plan has a network of participating retail pharmacies, which includes many large drug store chains. You can obtain information about Network Pharmacies by calling Optum Rx at 800-356-3477, or visit Optumrx.com.

To obtain Your Prescription from a retail pharmacy, simply present Your ID card and pay the Co-pay, Participation, or Deductible amount. The Plan pays benefits for certain covered Prescription Drugs as written by a Physician and in accordance with the Plan.

Note: Pharmacy Benefits apply only if Your Prescription is for a Covered Expense, and not for Experimental, Investigational, or Unproven Services. Otherwise, You are responsible for paying 100% of the cost.

Home Delivery

The home delivery service may allow You to purchase up to a 90-day supply of a covered maintenance drug through the mail. Maintenance drugs help in the treatment of chronic illnesses, such as heart conditions, allergies, high blood pressure, and arthritis.

To use the home delivery service, all You need to do is complete a patient profile and enclose Your Prescription order. Your medication, plus instructions for obtaining refills, will arrive by mail about 14 days after Your order is received. If You need a patient profile form, or if You have any questions, You can reach Optum Rx at 800-356-3477, or visit Optumrx.com.

The Plan pays home delivery benefits for certain covered Prescription Drugs as written by a Physician and in accordance with the Plan.

You may be required to fill an initial Prescription Drug order and obtain one or more refills through a retail pharmacy prior to using a home delivery Network Pharmacy.

Note: To maximize Your benefit, ask Your Physician to write Your Prescription order or refill for a 90-day supply, with refills when appropriate. You will be charged a home delivery Co-pay, Participation, or Deductible amount for any Prescription order or refill if You use the home delivery service, regardless of the number of days' supply that is written on the order. Be sure Your Physician writes Your home delivery or refill for a 90-day supply, not a 30-day supply with three refills.

GLP-1

GLP-1 30-Day limit. The 30-Day limit is applicable to diabetic GLP-1 medications. Members will be limited to filling a 30-Day supply of GLP-1s at all pharmacies.

Designated Pharmacy

If You require certain Prescription Drugs, Optum Rx may direct You to a Designated Pharmacy with whom it has an arrangement to provide those Prescription Drugs.

Please see the Definitions in this section for the definition of Designated Pharmacy.

Want to lower Your out-of-pocket Prescription Drug costs?

Consider tier 1 Prescription Drugs, if You and Your Physician decide they are appropriate.

Manual / Paper Claims & Reimbursement	
Direct Member Reimbursement (DMR)	Yes - Contracted Minus Copay
Manual Coordination of Benefits (COB)	Yes - Contracted Minus Copay
Out-of-Network (OON)	Yes – Submitted Cost Minus Copay
Foreign	No – Not Applicable

Assigning Prescription Drugs to the PDL

Optum Rx Pharmacy and Therapeutics (P&T) Committee and Formulary Management Committee make the final approval of Prescription Drug placement in tiers. In their evaluation of each Prescription Drug, the Committees take into account a number of factors including, but not limited to, clinical and economic factors. Clinical factors may include:

- Evaluations of the place in therapy;
- Relative safety and efficacy; and
- Whether supply limits or prior authorization requirements should apply.

Economic factors may include:

- The acquisition cost of the Prescription Drug;
- The net cost of the Prescription Drug; and
- Available rebates and assessments on the cost effectiveness of the Prescription Drug.

When considering a Prescription Drug for tier placement, the Committees review clinical and economic factors regarding Covered Persons as a general population. Whether a particular Prescription Drug is appropriate for an individual Covered Person is a determination that is made by the Covered Person and the prescribing Physician.

The Formulary Management Committee may periodically change the placement of a Prescription Drug among the tiers. These changes may occur as frequently as monthly and may occur without prior notice to You.

Prescription Drug, Prescription Drug List (PDL), and Formulary Management Committee are defined at the end of this section.

Prescription Drug List (PDL)

The Prescription Drug List (PDL) is a tool that helps guide You and Your Physician in choosing the medications that allow the most effective and affordable use of Your Prescription Drug benefit.

Prior Authorization Requirements

Before certain Prescription Drugs are dispensed to You, it is the responsibility of Your Physician, Your pharmacist, or You to obtain prior authorization. Optum Rx will determine if the Prescription Drug, in accordance with Your plan's approved guidelines, is both:

- A Covered Expense as defined by the Plan; and
- Not Experimental, Investigational, or Unproven.

The Plan may also require You to obtain a prior authorization so Optum Rx can determine whether the Prescription Drug Product, in accordance with its approved guidelines, was prescribed by a Physician.

Network Pharmacy Prior Authorization

When Prescription Drugs are dispensed at a Network Pharmacy, the prescribing provider, the pharmacist, or You are responsible for obtaining prior authorization from Optum Rx.

Supply Limits

Some Prescription Drugs are subject to supply limits that may restrict the amount dispensed per Prescription order or refill. To determine if a Prescription Drug has been assigned a maximum quantity level for dispensing, You can call Optum Rx at 800-356-3477, or visit Optumrx.com. Whether or not a Prescription Drug has a supply limit is subject to Optum Rx's periodic review and modification.

Note: Some products are subject to additional supply limits based on criteria that the Plan and Optum Rx have developed, subject to periodic review and modification. The limit may restrict the amount dispensed per Prescription order or refill and/or the amount dispensed per month's supply.

If a Brand-name Drug Becomes Available as a Generic

If a Brand-name Prescription Drug becomes available as a Generic drug, the tier placement of the Brand-name drug may change. As a result, Your Co-pay, Participation, or Deductible amount may change. You will pay the amount applicable for the tier to which the Prescription Drug is assigned.

Special Programs

THE HERTZ CORPORATION and Optum Rx may have certain programs in which You may receive an enhanced or reduced benefit based on Your actions such as adherence to or compliance with medication or treatment regimens and/or participation in health management programs. You may access information on these programs by calling Optum Rx at 800-356-3477, or visit Optumrx.com.

Accumulator Adjustment Program (AA)

Excludes copay card dollar amounts for specialty medications from the members' accumulators when filled at OptumRx Specialty Pharmacy and OptumRx Home Delivery Pharmacy for member's deductible and out-of-pocket maximums. Member's deductible and out-of-pocket maximum will reflect the remaining amount the member owed after any coupon cards are applied.

Variable Copay Program (VC)

When a drug manufacturer copay card is used for some prescriptions, the cost share will show additional dollars that have been covered by the copay card. This will not impact the price the member pays. Members will still benefit from using the drug copay cards to reduce the amount they pay. Please note, drug coupon dollars will not toward member's deductible or out-of-pocket limit.

Other Discounts

Optum Rx and a number of its affiliated entities conduct business with various pharmaceutical manufacturers separate and apart from this Prescription Drug section. Such business may include, but is not limited to, data collection, consulting, educational grants, and research. Amounts received from pharmaceutical manufacturers pursuant to such arrangements are not related to this Prescription Drug section. Optum Rx is not required to pass on to You, and does not pass on to You, such amounts.

COVERED BENEFITS - What the Prescription Drug Benefits Section Will Cover

The following are considered Covered Expenses:

- **Prescription products that:**
 - Are necessary for the care and treatment of an illness or injury and are prescribed by a duly licensed medical professional; and
 - Can be obtained only by prescription and are dispensed in a container labeled "Rx only"; and
 - Are the following non-prescription products prescribed by a duly licensed medical professional:
 - Compounded medications of which at least one ingredient is an FDA Prescription Drug;
 - Any other medications that, due to state law, may be dispensed only when prescribed by a duly licensed medical professional; and
 - In an amount not to exceed the day's supply outlined in the Prescription Schedule of Benefits.
- **Prescription Drugs lost as a direct result of a natural disaster.** Covered Persons will be given the opportunity to prove that Prescription Drugs otherwise considered Covered Expenses under this Plan were lost due to a natural disaster. Acceptable proof could include, but not necessarily be limited to, proof of other filed claims of loss (homeowner's, property, etc.).
- **Home Delivery Prescriptions.** The Plan will pay for Covered Expenses Incurred by a Covered Person for Prescription products dispensed through the home delivery pharmacy identified by Optum Rx. Prescription products may be ordered by mail with a Co-pay from the Covered Person for each Prescription or refill. The Co-pay is shown on the Prescription Schedule of Benefits. By law, Prescription products may not be mailed to a Covered Person outside the United States.
- **Diabetic Supplies.** Some diabetic supplies may be covered.
- **Tobacco and Nicotine Cessation.** Some tobacco cessation products may be covered, and may be subject to quantity and age restrictions and prior therapy review.
- **Vaccines.** Some vaccines may be covered, and may have limitations depending on whether the vaccine is administered in a pharmacy or a clinic.

Covered Expenses apply only to certain Prescription Drugs and supplies. You can call Optum Rx at 800-356-3477, or visit Optumrx.com, for information on which specific Prescription Drugs and supplies are covered.

EXCLUSIONS - What the Prescription Benefits Section of this Plan Will Not Cover

In addition, the following exclusions apply.

When an exclusion applies to only certain Prescription Drugs, You can call Optum Rx at 800-356-3477, or visit Optumrx.com, for information on which Prescription Drugs are excluded.

Excluded medications are:

- For any condition, Injury, sickness or Mental Health Disorder arising out of, or in the course of, employment for which benefits are available under any Workers' Compensation law or other similar laws, whether or not a claim for such benefits is made or payment or benefits are received;

- Any Prescription Drug for which payment or benefits are provided or available from the local, state or federal government (for example, Medicare) whether or not payment or benefits are received, except as otherwise provided by law;
- Pharmaceutical products for which benefits are provided in the medical (not in the Prescription Drug Benefits) portion of the Plan;
- Available over-the-counter that do not require a Prescription order or refill by federal or state law before being dispensed, unless the Plan has designated over-the-counter medication as eligible for coverage as if it were a Prescription Drug and it is obtained with a Prescription order or refill from a Physician. Prescription Drugs that are available in over-the-counter form or comprised of components that are available in over-the-counter form or equivalent. Certain Prescription Drugs that the Plan has determined are Therapeutically Equivalent to an over-the-counter drug. Such determinations may be made up to six times during a calendar year, and the Plan may decide at any time to reinstate benefits for a Prescription Drug that was previously excluded under this provision;
- Compounded drugs that do not contain at least one ingredient that has been approved by the U.S. Food and Drug Administration and requires a Prescription order or refill. Compounded drugs that are available as a similar, commercially available Prescription Drug;
- Dispensed outside of the United States, except in an Emergency;
- Durable Medical Equipment (prescribed and non-prescribed outpatient supplies, other than the diabetic supplies and inhaler spacers specifically stated as covered);
- The amount dispensed (days' supply or quantity limit) that exceeds the supply limit;
- The amount dispensed (days' supply or quantity limit) that is less than the minimum supply limit;
- Certain new drugs and/or new dosages, until they are reviewed and assigned to a tier by the PDL Management Committee;
- Prescribed, dispensed, or intended for use during an Inpatient stay;
- Prescription Drugs, including new Prescription Drug products or new dosage forms, that Optum Rx and THE HERTZ CORPORATION determines do not meet the definition of a Covered Expense;
- Used for conditions and/or at dosages determined to be Experimental, Investigational, or Unproven, unless Optum Rx and THE HERTZ CORPORATION have agreed to cover an Experimental, Investigational, or Unproven treatment, as defined in the Glossary of Terms;
- Vitamins, except for the following, which require a Prescription:
 - Prenatal vitamins;
 - Vitamins with fluoride; and
 - Single-entity vitamins;
- Certain Prescription products excluded by formulary design, utilization management programs, or benefit design;
- Certain new Prescription Drugs to market until the Committees have reviewed them for formulary placement;
- Certain Prescription products with over-the-counter products in the same therapeutic class.

DEFINITIONS

Brand-name means a Prescription Drug that is either:

- Manufactured and marketed under a trademark or name by a specific drug manufacturer; or
- Identified by Optum Rx as a Brand-name drug based on available data resources, including, but not limited to, Medi-Span, that classify drugs as either Brand-name or Generic based on a number of factors.

You should know that all products identified as "Brand-name" by the manufacturer, the pharmacy, or Your Physician may not be classified as Brand-name by Optum Rx.

Co-payment (or Co-pay) means the set dollar amount You are required to pay for certain Prescription Drugs.

Committees means Optum Rx Pharmacy and Therapeutics Committee and Formulary Management Committee.

Designated Pharmacy means a pharmacy that has entered into an agreement with Optum Rx, or with an organization contracting on its behalf, to provide specific Prescription Drugs. The fact that a pharmacy is a Network Pharmacy does not mean that it is a Designated Pharmacy.

Generic means a Prescription Drug that is either:

- Chemically equivalent to a Brand-name drug; or
- Identified by Optum Rx as a Generic drug based on available data resources, including, but not limited to, Medi-Span, that classify drugs as either Brand-name or Generic based on a number of factors.

You should know that all products identified as "Generic" by the manufacturer, the pharmacy, or Your Physician may not be classified as Generic by Optum Rx.

Network Pharmacy means a retail or home delivery pharmacy that has:

- Entered into an agreement with Optum Rx to dispense Prescription Drugs to Covered Persons;
- Agreed to accept specified reimbursement rates for Prescription Drugs; and
- Been designated by Optum Rx as a Network Pharmacy.

Participation means the percentage of the cost You are required to pay for certain Prescription Drugs.

PDL: see Prescription Drug List (PDL).

Pharmacy and Therapeutics (P&T) Committee means the Committee at Optum Rx that is responsible for the reviews of Prescription Drugs for inclusion on the Formulary and creates criteria, policies, and procedures for such inclusion including, but not limited to, clinically appropriate quantity restrictions, step therapies, and prior authorizations.

Prescription Drug means a medication, product, or device that has been approved by the Food and Drug Administration and that may, under federal or state law, be dispensed only using a Prescription order or refill. A Prescription Drug includes a medication that, due to its characteristics, is appropriate for self-administration or administration by a non-skilled caregiver. For purposes of this Plan, Prescription Drugs also include:

- Inhalers (with spacers);
- Insulin;
- The following diabetic supplies:
 - Insulin syringes with needles;
 - Blood-testing strips - glucose;
 - Urine-testing strips - glucose;
 - Ketone-testing strips and tablets;
 - Lancets and lancet devices; and
 - Glucose monitors.

Prescription Drug Charge means the rate Optum Rx has agreed to pay its Network Pharmacies, including the applicable dispensing fee and any applicable sales tax, for a Prescription Drug dispensed at a Network Pharmacy.

Prescription Drug List (PDL) means a list that categorizes into tiers medications, products, or devices that have been approved by the U.S. Food and Drug Administration. This list is subject to periodic review and modification (as frequently as monthly). You may determine to which tier a particular Prescription Drug has been assigned by calling Optum Rx at 800-356-3477, or visit Optumrx.com.

Specialty Drug List means the list(s) of Specialty Drugs. The Specialty Drug List is maintained and updated by Optum Rx from time to time. The Specialty Drug List(s) applicable to the Plan will be provided to the client upon request.

Specialty Drugs means the Prescription Drugs that include at least one or more of the following:

- Biotechnology drugs;
- Orphan drugs used to treat rare diseases;
- Typically high-cost drugs;
- Drugs administered by oral or injectable routes, including infusions in any Outpatient setting;
- Drugs requiring ongoing frequent patient management or monitoring or focused, in-depth member education;
- Drugs that require specialized coordination, handling, and distribution services for appropriate medication administration;
- Infusion or injectable drugs professionally administered by a health care professional or in a health care setting (but excluding supplies or the cost of administration); or
- Therapy requiring management and/or care coordination by a health care provider specializing in the member's condition. Specialty Drugs do not include any Prescription Drugs that:
 - Require nuclear pharmacy sourcing;
 - Are preventive immunizations; or
 - Are administered only in an Inpatient setting.

Specialty Pharmacy means a facility that is duly licensed to operate as a pharmacy and to dispense Specialty Drugs. Specialty Pharmacies include pharmacies that Optum Rx or its affiliates own or operate. For more information call 877-838-2907, or visit Optumrx.com.

Therapeutic Class means a group or category of Prescription Drug with similar uses and/or actions.

Therapeutically Equivalent means when Prescription Drugs have essentially the same efficacy and adverse effect profile.

Usual and Customary Charge, also known as the retail price, means the amount charged to customers who have no health coverage for Prescription Drugs.

MEDICALRX ADVISOR

Effective: 03-01-2026

Certain Specialty Pharmaceutical Products are eligible for coupons, offers, assistance programs, or discounts (Coupons) from pharmaceutical manufacturers or affiliates that may reduce the cost of Your Specialty Pharmaceutical Product. The claims administrator may help You determine whether Your Specialty Pharmaceutical Product is eligible for this reduction. If You are eligible and redeem a Coupon from a pharmaceutical manufacturer or affiliate, Your applicable Deductible, Copay, and/or Plan Participation may vary (this is known as an Adjusted Variable Copayment) and will be reflected as Deductible, Copay, and/or Plan Participation in Your Explanation of Benefits. Plan payment will be determined based on the difference of the allowed amount minus the Adjusted Variable Copayment described above. The redeemed Coupon value will not count toward any applicable Deductible or out-of-pocket limits. Please contact www.umar.com or the telephone number on Your ID card for an available list of Specialty Pharmaceutical Products. If You choose not to participate, You will pay the applicable Deductible, Copay, and/or Plan Participation as described in the Medical Schedule of Benefits.

VISION CARE BENEFITS

The Plan will pay for Covered Expenses for vision care Incurred by a Covered Person, subject to any required Deductible, Co-pay if applicable, Plan Participation amount, maximums, and limits shown on the Schedule of Benefits. Benefits are based on the Usual and Customary charge or the Negotiated Rate.

COVERED BENEFITS

- Eye exam. **(Applies to San Jose Plan, Benefit Plan(s) 001)**
- Vision therapy services (including orthoptics) or supplies.

EXCLUSIONS

Benefits will NOT be provided for any of the following:

- Sunglasses or subnormal vision aids.
- The fitting and/or dispensing of non-prescription glasses or vision devices, whether or not prescribed by a Physician or optometrist.
- Correction of visual acuity or refractive errors.
- Aniseikonia.
- Eye exam. **(Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016)**
- Refraction.
- Lenses.
 - Single.
 - Bifocal.
 - Trifocal.
 - Lenticular.
 - Progressive.
- Frames.
- Elective Contacts.
- Contact lens fitting.
- Safety lenses and frames.
- Eye surgeries used to improve or correct eyesight for refractive disorders, including LASIK surgery, radial keratotomy, refractive keratoplasty, or similar surgery.

HEARING AID BENEFITS

This Plan includes a benefit that allows Covered Persons to access discounted hearing aids and related testing and fitting. This benefit is being offered under the Plan by UnitedHealthcare Hearing.

UnitedHealthcare Hearing provides a full range of hearing health benefits that deliver value, choice, and a positive experience.

UnitedHealthcare Hearing offers:

- Name-brand and private-labeled hearing aids from major manufacturers at discounted prices.
- Access to a network of credentialed hearing professionals at more than 5,000 locations nationwide.

How To Use This Hearing Benefit:

- Contact UnitedHealthcare Hearing at 1-866-926-6632, between 8:00 a.m. and 8:00 p.m. Central Time Monday through Friday, or visit uhchearing.com to learn more about the ordering process and for a referral to a UnitedHealthcare Hearing provider location (if a hearing test is needed).
- If You choose to purchase hearing aids through the UnitedHealthcare Hearing provider, the hearing aids will be ordered and fitted by the provider.

In the event that You have questions about the hearing aid products or services offered under the Plan, contact UnitedHealthcare Hearing at 1-866-926-6632 or visit uhchearing.com.

BEHAVIORAL HEALTH BENEFITS

MENTAL HEALTH BENEFITS

The Plan will pay for the following Covered Expenses for services authorized by a Physician and deemed to be Medically Necessary for the treatment of a Mental Health Disorder, subject to any Deductibles, Copays if applicable, Plan Participation amounts, maximums, or limits shown on the Schedule of Benefits of this SPD. Benefits are based on the Protection from Balance Billing allowed amount, the Usual and Customary amount, or the Negotiated Rate.

Covered Benefits

Inpatient Services means services provided at a Hospital or facility accredited by a recognized accrediting body or licensed by the state as an acute care psychiatric, Substance Use Disorder, or dual-diagnosis facility for the treatment of Mental Health Disorders. If outside the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation of the licensing body working in that foreign country.

Residential Treatment means a subacute facility-based program that is licensed to provide “residential” treatment and delivers 24-hour-per-day, 7-day-per-week assessment and diagnostic services, as well as active behavioral health treatment for mental health conditions. Coverage does not include facilities or programs where therapeutic services are not the primary service being provided (e.g., therapeutic boarding schools, halfway houses, and group homes).

Day Treatment (Partial Hospitalization) means a day treatment program that offers intensive, multidisciplinary services not otherwise offered in an Outpatient setting. The treatment program generally consists of a minimum of 20 hours of scheduled programming extended over a minimum of five days per week. The program is designed to treat patients with serious mental or nervous disorders and offers major diagnostic, psychosocial, and prevocational modalities. Such a program must be a less restrictive alternative to Inpatient treatment.

Outpatient Therapy Services are covered. The services must be provided by a Qualified Provider.

Additional Provisions And Benefits

- Any diagnosis change after a payment denial will not be considered for benefits unless the Plan is provided with all pertinent records along with the request for the change that justifies the revised diagnosis. Such records must include the history and initial assessment and must reflect the criteria listed in the most recent *American Psychiatric Association Diagnostic and Statistical Manual* (DSM) for the new diagnosis, or, if in a foreign country, must meet diagnostic criteria established and commonly recognized by the medical community in that region.

SUBSTANCE USE DISORDER BENEFITS

The Plan will pay for the following Covered Expenses for a Covered Person, subject to any Deductibles, Copays if applicable, Plan Participation amounts, maximums, or limits shown on the Schedule of Benefits. Benefits are based on the Protection from Balance Billing allowed amount, the Usual and Customary amount, or the Negotiated Rate.

Covered Benefits

Inpatient Services means services provided at a Hospital or facility accredited by a recognized accrediting body or licensed by the state as an acute care psychiatric, Substance Use Disorder, or dual-diagnosis facility for the treatment of Substance Use Disorders. If outside the United States, the Hospital or facility must be licensed or approved by the foreign government or an accreditation of the licensing body working in that foreign country.

Residential Treatment means a subacute facility-based program that is licensed to provide “residential” treatment and delivers 24-hour-per-day, 7-day-per-week assessment and diagnostic services, as well as active behavioral health treatment for substance-related disorders. Coverage does not include facilities or programs where therapeutic services are not the primary service being provided (e.g., therapeutic boarding schools, halfway houses, and group homes).

Day Treatment (Partial Hospitalization) means a day treatment program that offers intensive, multidisciplinary services not otherwise offered in an Outpatient setting. The treatment program generally consists of a minimum of 20 hours of scheduled programming extended over a minimum of five days per week. Such a program must be a less restrictive alternative to Inpatient treatment.

Outpatient Therapy Services are covered. The services must be provided by a Qualified Provider.

Additional Provisions And Benefits

- Any claim re-submitted on the basis of a change in diagnosis after a benefit denial will not be considered for benefits unless the Plan is provided with all records along with the request for the change. Such records must include the history, initial assessment, and all counseling or therapy notes, and must reflect the criteria listed in the most recent *American Psychiatric Association Diagnostic and Statistical Manual* (DSM) for the new diagnosis.

Care Coordination Program

To best assist covered individuals with navigation of the healthcare system, the Plan includes a “Care Coordination Program” provided by Quantum Health. The Care Coordination Program is intended to help Members better understand their available health and welfare benefits, obtain quality healthcare and services in the most appropriate setting, reduce unnecessary medical costs, and allow early identification of complex medical conditions using “Care Coordinators,” “Medical Management Standards” and “Care Management.” The Care Coordinators are available to Covered Members and their providers for information, help, and guidance, and can be reached toll-free by calling Quantum Health’s **Care Coordinators at 1-877-674-3045**.

The Care Coordinators

Quantum Health provides a single point of contact through “Care Coordinators” or “Patient Service Representatives” for Members and providers to help with Member navigation through their individual healthcare journey, including, but not limited to:

- Answering questions about eligibility, Plan benefits and coverage levels,
- Locating providers based on network status and individual Member needs,
- Outreaching to Members and educating them about the benefits of using in-network providers and other resources available under the Plan,
- Identifying and educating Members about availability of community resources,
- Initiating and coordinating referrals,
- Identifying Members who may benefit from Care Management,
- Facilitating Prior Authorization determinations as “Pre-service” and “Concurrent” Claims in accordance with the Plan’s Claim and Appeal Procedures*;
- Advising on Claim and appeal status, how-to-understand explanations of benefits (“EOBs”) and health care bills, and
- Other general customer service functions on behalf of the Plan.

*As an added courtesy, if a Member or provider inquires about coverage for a service that would generally be subject to a medical judgment review in a “Post-service” Claim as defined under the Plan, the Care Coordinators will offer an opportunity for a “Pre-determination.” Pre-determinations are not considered “Claims” under the Plan’s Claim and Appeal Procedures and are generally suggested for services being rendered in an office or in outpatient setting where medical judgment may be involved and there is no prior authorization requirement under the Plan. This allows the Member and provider to better estimate coverage levels for services under the Plan prior to incurring the expense and to provide the Member with an opportunity to seek and receive care from an in-network provider or facility and maximize benefits under the Plan. To find out if a potential service requires Prior Authorization or is eligible for a Pre-determination, you should reach out to **the Care Coordinators at 1-877-674-3045**.

If you have any questions about your benefits under the Plan, you should reach out to the Care Coordinators at 1-877-674-3045.

The Member’s Role in Care Coordination

Members play a vital role in the Care Coordination process. To maximize benefits available under the Plan, you should familiarize yourself with and follow the Care Coordination processes outlined below and any other applicable Plan provisions. **Please note that failure to comply with requirements under the Plan can result in significant benefit reductions, which may include penalties, higher co-payments and cost-sharing, balance billing or denials of coverage for certain services. When in doubt, contact the Care Coordinators at 1-877-674-3045.**

1. Use In-Network Providers where Possible to Reduce Your Out-of-Pocket Costs.

The Plan offers a broad network of providers and the benefits under the Plan are more generous when a Member receives services from a participating provider (aka, “in-network”). **To find in-network providers, please visit the Plan’s website at HealthyHertz.com or call the Care Coordinators at 1-877-674-3045.** The Schedule of Benefits provided in the SPD and in the Summary of Benefits and Coverage (“SBC”) provided by the Plan identifies the coverage differences between services provided in-network and out-of-network. Generally, receiving services from out-of-network providers will result in increased Member financial responsibility and could result in balance billing by the provider for many non-emergency services as otherwise explained in the SPD.

2. Designate an In-Network Primary Care Provider.

While not required, to maximize benefits under the Plan and streamline the coordination of care, all Members are strongly encouraged to designate an in-network Primary Care Provider (PCP). A successful healthcare journey generally begins with a PCP who maintains a relationship with the Member, coordinates with the Plan and other providers and supplies ongoing general healthcare evaluation, guidance, and care management.

Members are encouraged to begin all healthcare events or inquiries with a call or visit to their designated PCP. Because the PCP takes part in Care Coordination, they will help with submission of Prior Authorization requests and may receive updates from the Plan to enable the PCP to supply ongoing healthcare guidance.

If you have trouble finding a PCP, the Care Coordinators can supply a list of in-network PCPs based on your individual needs. **Care Coordinators: 1-877-674-3045.**

3. Understand what Services Require Prior Authorization.

To provide Care Coordination and to maximize benefits payable under the Plan, the following care, services, and procedures must be authorized before they are provided (“Prior Authorization or Pre-certification”) under the Plan’s Medical Management Standards (also commonly referred to as utilization review).

Services Requiring Prior Authorization (In-Network and Out-of-Network)	
Medical/Surgical Services	Mental Health/Substance Use Disorder Services
<ul style="list-style-type: none"> • Inpatient Hospital Admissions (Inpatient) • Skilled Nursing Facility Admissions (Inpatient) • Hospice Care (Inpatient and Outpatient) • Organ, Tissue and Bone Marrow Transplants (Inpatient) • Outpatient Surgeries provided in a Hospital Setting (Outpatient) • Home Health (Outpatient) • Diagnostics MRI/MRA/PET (Outpatient) • Genetic Testing (Outpatient) • Oncology Services – Chemotherapy, Radiation and Clinical Trials (Outpatient) • Dialysis (Outpatient) • Durable Medical Equipment over \$1,500 and all Rentals 	<ul style="list-style-type: none"> • Inpatient Hospital Admissions (Inpatient) • Residential Treatment Facility Admissions (Inpatient) • Partial Hospitalization (Outpatient) • Intensive Outpatient Services (Outpatient)

4. Understand the Prior Authorization Process.

A. Timing of Request.

To be considered a Pre-service Claim, Prior Authorization requests should be made to the Care Coordinators at least **three business days** before a scheduled service, treatment, procedure, inpatient admission or any other service requiring Prior Authorization except in the following circumstances:

- For an “emergency” hospital admission or outpatient procedure, notification to the Care Coordinators should be made on or before the next business day after the admission or procedure. For the purposes of this subsection only, “emergency” is defined as a procedure that has not been previously scheduled and cannot be delayed without harming the Member’s health.
- Notification should be made upon Member identification as a potential organ or tissue transplant recipient.
- Maternity admission notifications should be submitted thirty (30) days before the expected delivery date.

B. Submission of a Request.

Members are ultimately responsible for ensuring that all Prior Authorizations are approved and on file prior to the provision of service to maximize benefits under the Plan. Most Prior Authorization requests are submitted to the Care Coordinators by a designated PCP, other PCP, or other healthcare provider via the Plan’s provider portal, facsimile or by calling the **Care Coordinators: 1-877-674-3045** as listed on the back of the Member identification card.

C. Evaluation of the Request.

Requests for Prior Authorization are considered Pre-service Claims and are reviewed within the timelines stated in the Plan’s Claim and Appeal Procedures to determine if the requested service is: (a) specifically covered or excluded under the terms of the Plan or (b) considered experimental or investigative **and** (c) is medically necessary under the Plan’s Medical Management Standards discussed below. Care Coordinators receiving Prior Authorization requests for in-network services that require “Clinical Review” (experimental or investigative and medical necessity determinations) forward such requests to UMR for review. Quantum Health clinical Care Coordinators handle Clinical Reviews for out-of-network services. Depending on the request, UMR or the Care Coordinators may contact the requesting provider and/or treating provider to obtain additional clinical information to support the request and will suspend a non-urgent Claim for 45 days to allow the provider to send the information. If the information is not provided within the timeline allowed, the claim will be denied as an administrative denial.

D. Ongoing Courses of Treatment.

Inpatient hospital stays, other institutional admissions, and ongoing courses of treatment are regularly monitored (by Quantum Health for out-of-network services and by UMR for in-network services) to evaluate continued medical necessity and appropriate site and level of ongoing care, if necessary, under the Medical Management Standards discussed below. Quantum Health will communicate regularly with attending providers, discharge planners of facilities, the Member and/or Member’s family to monitor the Member’s progress and expect and initiate planning for discharge needs.

If an already-approved course of treatment is reduced or terminated or is an ongoing course of treatment in a Claim involving urgent care, the Claim shall be treated as a Concurrent care Claim under the Plan’s Claim and Appeal Procedures. Otherwise, it shall be treated as a Pre-service or Post-service Claim as applicable.

5. Understand the Impact of Failure to Request Prior Authorization.

Failure to timely submit a Prior Authorization request may result in a reduction of benefits, a denial of coverage, or assessment of penalties as reflected in the Plan's Schedule of Benefits and/or SBC. Any penalty charges assessed during Claim processing are not applied toward the Member's satisfaction of the Deductible, Co-insurance amounts, or Out-of-Pocket limits under the Plan.

However, a Member will not be penalized for failure to obtain Prior Authorization if a prudent layperson, who has an average knowledge of health and medicine, could reasonably expect that the absence of immediate medical attention would jeopardize the life or long-term health of the individual. Members who receive care on this basis should contact the Care Coordinators no later than two (2) business days after receiving care or a hospital admittance.

6. Understand that Participation in the Program is not a Guarantee of Benefits.

Quantum Health strives to supply accurate and up-to-date information about provider network status, benefit estimates and Plan coverage through the Program. However, engagement with the Care Coordinators for any reason, including Pre-determinations, is not a guarantee of benefits. Members are still responsible for educating themselves on the benefits available to them (under the Plan and as otherwise provided by the Plan Sponsor or community resources).

Further, Prior Authorization approvals issued by UMR or Quantum Health mean that the medical condition, services, and care settings meet the Medical Management Standards adopted by the Plan. The approvals do not guarantee that the service will be a covered benefit at the time the Claim is submitted for processing as a Post-Service Claim, that the Member is eligible for such benefits, that other benefit conditions such as Co-payments, Deductibles, Co-insurance, or Out-of-Pocket limits have been satisfied or that the Member will not be subject to balance billing where services are provided by an out-of-network provider. Final determinations of coverage and eligibility for benefits are made by the Plan when the Claim is submitted for payment.

The Plan's Medical Management Standards

Determinations involving medical judgment (i.e., experimental/investigative and medical necessity) that require interpretation of clinical information are reviewed by a clinician under the terms of the Plan and the clinical review criteria approved by the Plan Administrator. If the clinician is not able to justify coverage based on the established criteria or no applicable criteria is available, it is referred to a medical director for review using the general clinical review criteria, medical director criteria or is referred to a "Peer Reviewer." A Peer Reviewer is a staff medical director or an independent reviewer but will be a Doctor of Medicine or a Doctor of Osteopathic Medicine or in the same licensure category as the ordering provider.

If an initial adverse determination is pending or issued by Quantum Health or UMR based on medical judgment, the ordering provider may request a peer-to-peer conversation with the Peer Reviewer to discuss the determination and supply more information that may support coverage. The peer-to-peer must be requested by the ordering provider prior to the Member (or Authorized Representative) filing an appeal under the Plan's Claim and Appeal procedures.

Compliance with the Mental Health Parity and Addiction Equity Act

The Mental Health Parity and Addiction Equity Act and regulations issued thereunder ("MHPAEA") generally require that the Plan may not impose a financial requirement or treatment limitation on any mental health/substance use disorder benefits offered under the Plan unless the requirement or treatment limitation meets certain requirements, as documented by a comparative analysis.

Certain components of the Care Coordination Program, including the Prior Authorization and Concurrent review requirements and the use of other “Medical Management Standards” (medical judgment determinations of medical necessity, medical appropriateness and designation as experimental or investigative treatment to make benefit determinations) are generally considered NQTL’s under MHPAEA.

The Care Coordination Program is intended to be compliant with the MHPAEA in its design and application because:

- The Plan’s Prior Authorization and Concurrent review and Medical Management Standards are reasonably designed to detect or prevent fraud, waste and abuse.
- The processes, strategies, evidentiary standards and other factors used to design the Prior Authorization, Concurrent review and Medical Management Standards requirements for mental health or substance use disorder benefits in each classification are comparable to and no more restrictive than those processes, strategies, evidentiary standards, or other factors used to design the Prior Authorization, Concurrent review and Medical Management Standards to substantially all of the medical and surgical benefits
- in the same classification as reflected above.
- The clinical criteria applied by the Plan under the Medical Management Standards as written and in operation for medical/surgical and mental health/substance use disorder benefits are generally recognized independent professional medical or clinical standards (generally, United Health Care, InterQual, and Quantum Health medical director criteria consistent with generally accepted standards of care).
- The Plan’s Prior Authorization, Concurrent review and Medical Management Standards, as written and in operation, are not applied to mental health or substance use disorder benefits in any classification more restrictively or more stringently than and are impartially applied comparably to the Prior Authorization, Concurrent review and Medical Management Standards applied to substantially all medical/surgical benefits in the same classification.

Care Management

Quantum Health’s Approach to Care Management

Quantum Health uses a primary nurse model for chronic condition as well as acute condition management. This enhanced approach supplies one nurse to address clinical needs for all chronic and acute issues.

Our primary nurse model has three foundational drivers for change:

- Humanistic: Help Members with acute and chronic needs by assigning a single nurse (PCG) to the Member and their family and a heightened attention to psychosocial issues that can negatively affect health, quality of life and financial outcomes.
- Clinical: Identify and prioritize Members in need of clinical outreach. Improve adherence to quality measures for preventive health and management of chronic conditions.
- Financial: Identify and outreach to Members at risk for future high costs while encouraging preventive care and chronic condition management to improve health and reduce costs.

Initial Outreach and Intake

During outreach, the PCG will discuss the Member’s treatment, perform a physical assessment, perform a medication reconciliation to ensure there are no duplications or interactions, perform a depression screening with subsequent referrals to EAP or in-network providers, as well as focus on the physical and emotional needs of the Member.

The PCG will look at the Member's barriers to care and individual needs. In addition to the depression screening, they will evaluate the Member's financial issues, knowledge deficits, and any cultural barriers.

The PCG nurse will consult with the Member, their family (if requested), the attending Physician, and other members of the Member's treatment team to aid in facilitating/implementing proactive plans of care which supply the most appropriate health care and services in a prompt, efficient and cost-effective manner. They help with benefits, incidental health care issues, becoming healthier, finding resources or navigating an unexpected healthcare journey.

Ongoing Support

Conversation frequency with the Member will depend on the specific condition and Member needs and continue until the Member's health goals and needs are met.

The primary PCG nurse will align with the Member and be the primary point of contact for them their caregivers, and providers. Each Member journey is different, and the types of services provided by the PCG will differ based on the condition managed and the needs of the individual Member, but generally the PCG nurse will:

- Provide comprehensive benefit education/utilization support
- Drive PCP designation and steerage to in-network providers
- Encourage provider involvement
- Deliver pre-certification help
- Perform pre-admission, pre-discharge, and post-discharge engagement
- Coordinate for utilization review and discharge planning
- Identify gaps in care and alleviate clinical, financial, and humanistic barriers
- Coordinate second opinions, drive utilization to other third-party vendor tools, and introduce community resources
- Perform behavioral health screening

CENTERS OF EXCELLENCE

Dialysis Network Services (DNS)

Dialysis Network Services (DNS) provides access to a preferred provider dialysis network and support from Quantum Health by collaborating with the Covered Person to delay the progression of the disease to renal failure.

If a Covered Person chooses to seek services at a DNS preferred provider, the Covered Person must contact Quantum Health Member Services, utilizing the number on the back of their ID card.

COORDINATION OF BENEFITS

Coordination of Benefits (COB) applies whenever a Covered Person has health coverage under more than one Plan, as defined below. **It does not however, apply to prescription benefits.** The purpose of coordinating benefits is to help Covered Persons pay for Covered Expenses, but not to result in total benefits that are greater than the Covered Expenses Incurred.

(Applies to Consumer Driven Health Plan, Benefit Plan(s) 013, 014) The order of benefit determination rules determine which plan will pay first (which is the Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim. The balance remaining after the Primary Plan's payment, not to exceed the Covered Person's responsibility, is the amount that will be used in determining the benefits payable under the Secondary Plan. The Deductible, Co-pays, or Plan Participation amounts, if any, will be applied before benefits are paid on the balance.

(Applies to San Jose Plan, PPO Plan, CoPay Plan, Benefit Plan(s) 001, 004, 005, 016) The order of benefit determination rules determine which plan will pay first (which is the Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim, and will reduce the benefits it pays so that the total payment between the Primary Plan and the Secondary Plan does not exceed the Covered Expenses Incurred. If the covered benefit under this Plan is less than or equal to the Primary Plan's payment, then no payment is made by this Plan.

The Plan will coordinate benefits with the following types of medical or dental plans:

- Group health plans, whether insured or self-insured.
- Foreign health care coverage.
- Medical care components of group long-term care contracts, such as skilled nursing care.
- Medical benefits under group or individual motor vehicle policies (including no-fault policies). See the order of benefit determination rules (below).
- Medical benefits under homeowner's insurance policies.
- Medicare or other governmental benefits, as permitted by law, not including Medicaid. See below.

However, this Plan does not coordinate benefits with individual health or dental plans.

Each contract for coverage is considered a separate plan. If a plan has two parts and COB rules apply to only one of the two parts, each of the parts is treated as a separate plan. If a plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered will be considered an allowable expense and a benefit paid.

When this Plan is secondary, and when not in conflict with a network contract requiring otherwise, covered charges will not include any amount that is not payable under the primary plan as a result of a contract between the primary plan and a provider of service in which such provider agrees to accept a reduced payment and not to bill the Covered Person for the difference between the provider's contracted amount and the provider's regular billed charge.

ORDER OF BENEFIT DETERMINATION RULES

The first of the following rules that apply to a Covered Person's situation is the rule that will apply:

- The plan that has no coordination of benefits provision is considered primary.
- When medical payments are available under motor vehicle insurance (including no-fault policies), this Plan will always be considered secondary regardless of the individual's election under Personal Injury Protection (PIP) coverage with the auto carrier.

- If an individual is covered under one plan as a dependent and another plan as an employee, member, or subscriber, the plan that covers the person as an employee, member or subscriber (that is, other than as a dependent) is considered primary. This does not apply to COBRA participants. See continuation coverage below. The Primary Plan must pay benefits without regard to the possibility that another plan may cover some expenses. This Plan will deem any employee plan beneficiary to be eligible for primary benefits from his or her employer's benefit plan.
- The plan that covers a person as a dependent (or beneficiary under ERISA) is generally secondary. The plan that covers a person as a dependent is primary only when both plans agree that COBRA or state continuation coverage should always pay secondary when the person who elected COBRA is covered by another plan as a dependent. See continuation coverage below. Also see the section on Medicare, below, for exceptions.
- If an individual is covered under a spouse's plan and also under their parent's plan, the Primary Plan is the plan that has covered the person for the longer period of time. In the event the dependent child's coverage under the spouse's plan began on the same date as the dependent child's coverage under either or both parents' plans, the plan of the parent or spouse whose birthday falls earlier in the calendar year is the Primary Plan. If the parents and/or spouse have the same birthday, the plan that has covered the parent or spouse for the longer period of time is the Primary Plan.
- If one or more plans cover the same person as a dependent child:
 - The Primary Plan is the plan of the parent whose birthday is earlier in the year if:
 - The parents are married; or
 - The parents are not separated (whether or not they have been married); or
 - A court decree awards joint custody without specifying that one party has the responsibility to provide health care coverage.

If both parents have the same birthday, the plan that has covered either of the parents the longest is primary.
 - If the specific terms of a court decree state that one of the parents is responsible for the child's health care expenses or health care coverage and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to claim determination periods or plan years starting after the plan is given notice of the court decree.
 - If the parents are not married and reside separately, or are divorced or legally separated, (whether or not they have ever been married), the order of benefits is:
 - The plan of the custodial parent;
 - The plan of the spouse of the custodial parent;
 - The plan of the non-custodial parent; and then
 - The plan of the spouse of the non-custodial parent.
- Active or Inactive Employee: If an individual is covered under one plan as an active employee (or dependent of an active employee), and is also covered under another plan as a retired or laid-off employee (or dependent of a retired or laid-off employee), the plan that covers the person as an active employee (or dependent of an active employee) will be primary. This rule does not apply if the rule in the third paragraph (above) can determine the order of benefits. If the other plan does not have this rule, this rule is ignored.
- Continuation Coverage Under COBRA or State Law: If a person has elected continuation of coverage under COBRA or state law and also has coverage under another plan, the continuation coverage is secondary. This is true even if the person is enrolled in another plan as a dependent. If the two plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if one of the first four bullets above applies. (See the exception in the Medicare section.)

- Longer or Shorter Length of Coverage: The plan that has covered the person as an employee, member, subscriber, or retiree the longest is primary.
- If an active employee is on leave due to active duty in the military in excess of 30 days, the plan that covers the person as an active employee, member, or subscriber is considered primary.
- If the above rules do not determine the Primary Plan, the Covered Expenses may be shared equally between the plans. This Plan will not pay more than it would have paid had it been primary.

MEDICARE

If You or Your covered spouse or Dependent is also receiving benefits under Medicare, including through Medicare Prescription drug coverage, federal law may require this Plan to be primary over Medicare. When this Plan is not primary, the Plan will coordinate benefits with Medicare.

(Applies to Consumer Driven Health Plan, Benefit Plan(s) 013, 014) The order of benefit determination rules determine which plan will pay first (which is the Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim. The balance remaining after the Primary Plan's payment, not to exceed the Covered Person's responsibility, is the amount that will be used in determining the benefits payable under the Secondary Plan. The Deductible, Co-pays, or Plan Participation amounts, if any, will be applied before benefits are paid on the balance.

(Applies to San Jose Plan, PPO Plan, CoPay Plan, Benefit Plan(s) 001, 004, 005, 016) The order of benefit determination rules determine which plan will pay first (which is the Primary Plan). The Primary Plan pays without regard to the possibility that another plan may cover some expenses. A Secondary Plan pays for Covered Expenses after the Primary Plan has processed the claim, and will reduce the benefits it pays so that the total payment between the Primary Plan and the Secondary Plan does not exceed the Covered Expenses Incurred. If the covered benefit under this Plan is less than or equal to the Primary Plan's payment, then no payment is made by this Plan.

When this Plan is not primary and a Covered Person is receiving Medicare Part A but has chosen not to elect Medicare Part B, this Plan will estimate its payments on Medicare Part B services.

ORDER OF BENEFIT DETERMINATION RULES FOR MEDICARE

This Plan complies with the Medicare Secondary Payer regulations. Examples of these regulations are as follows:

- This Plan generally pays first under the following circumstances:
 - You continue to be actively employed by the employer and You or Your covered spouse becomes eligible for and enrolls in Medicare because of age or disability.
 - You continue to be actively employed by the employer, Your covered spouse becomes eligible for and enrolls in Medicare, and Your spouse is also covered under a retiree plan through his or her former employer. In this case, this Plan pays first for You and Your covered spouse, Medicare pays second, and the retiree plan pays last.
 - For a Covered Person with End-Stage Renal Disease (ESRD), this Plan usually has primary responsibility for the claims of a Covered Person for 30 months from the date of Medicare eligibility based on ESRD. The 30-month period may also include COBRA continuation coverage or another source of coverage. At the end of the 30-month period, Medicare becomes the primary payer.

- Medicare generally pays first under the following circumstances:
 - You are no longer actively employed by an employer; and
 - You or Your spouse has Medicare coverage due to age, plus You or Your spouse also has COBRA continuation coverage through the Plan; or
 - You or a covered family member has Medicare coverage based on a disability, plus You also have COBRA continuation coverage through the Plan. Medicare normally pays first; however, COBRA may pay first for Covered Persons with ESRD until the end of the 30-month period; or
 - You or Your covered spouse has retiree coverage plus Medicare coverage; or
 - Upon completion of 30 months of Medicare eligibility for an individual with ESRD, Medicare becomes the primary payer. (Note that if a person with ESRD was eligible for Medicare based on age or other disability **before** being diagnosed with ESRD and Medicare was previously paying as the Primary Plan, the person may continue to receive Medicare benefits on a primary basis).
- Medicare is the secondary payer when no-fault insurance, Workers' Compensation, or liability insurance is available as the primary payer.

TRICARE

If an eligible Employee is on active military duty, TRICARE is the only coverage available to that Employee. Benefits are not coordinated with the Employee's health insurance plan.

In all instances where an eligible Employee is also a TRICARE beneficiary, TRICARE will pay secondary to this employer-provided Plan.

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this Plan and other plans. The Plan may obtain the information it needs from or provide such information to other organizations or persons for the purpose of applying those rules and determining benefits payable under this Plan and other plans covering the person claiming benefits. The Plan need not tell, or obtain the consent of, any person to do this. However, if the Plan needs assistance in obtaining the necessary information, each person claiming benefits under this Plan must provide the Plan any information it needs to apply those rules and determine benefits payable.

REIMBURSEMENT TO THIRD PARTY ORGANIZATION

A payment made under another plan may include an amount that should have been paid under this Plan. If it does, the Plan may pay that amount to the organization that made that payment. That amount will then be treated as if it were a benefit paid under this Plan. The Plan will not have to pay that amount again.

RIGHT OF RECOVERY

If the amount of the payments made by the Plan is more than the Plan should have paid under this COB provision, the Plan may recover the excess from one or more of the persons it paid or for whom the Plan has paid, or from any other person or organization that may be responsible for the benefits or services provided for the Covered Person.

RIGHT OF SUBROGATION, REIMBURSEMENT AND OFFSET

Note: UMR (the claims administrator) does not administer the benefits or services described within this provision. Please contact the benefit manager or Your Employer with any questions related to this coverage or service.

The Plan has a right to subrogation and reimbursement. References to “You” or “Your” in this Right of Subrogation, Reimbursement, and Offset section include You, Your estate, Your heirs, Your representative(s), Your Dependents, and Your beneficiaries unless otherwise stated.

Subrogation applies when the Plan has paid benefits on Your behalf for an Illness or Injury for which any third party is allegedly responsible. The right to subrogation means that the Plan is substituted to and will succeed to any and all legal claims that You may be entitled to pursue against any third party for the benefits that the Plan has paid that are allegedly related to the Illness or Injury for which any third party is considered responsible.

The right to reimbursement means that if it is alleged that any third party caused or is responsible for an Illness or Injury for which You receive a settlement, judgment, or other recovery from any third party, You must use those proceeds to fully return to the Plan 100% of any benefits You receive for that Illness or Injury. The right of reimbursement will apply to any benefits received at any time until the rights are extinguished, resolved, or waived in writing.

The following persons and entities are considered third parties:

- A person or entity alleged to have caused You to suffer an Illness, Injury, or damages, or who is legally responsible for the Illness, Injury, or damages.
- Any insurer or other indemnifier of any person or entity alleged to have caused or who caused the Illness, Injury, or damages.
- The Plan Sponsor in a Workers' Compensation case or other matter alleging liability.
- Any person or entity who is or may be obligated to provide benefits or payments to You, including benefits or payments for underinsured or uninsured motorist protection, no-fault or traditional auto insurance, medical payment coverage (auto, homeowners', or otherwise), Workers' Compensation coverage, other insurance carriers, or third party administrators.
- Any person or entity against whom You may have any claim for professional and/or legal malpractice arising out of or connected to an Illness or Injury You allege or could have alleged were the responsibility of any third party.
- Any person or entity against whom You may have any claim arising out of any alleged wrongful or bad faith conduct by such person or entity.
- Any person or entity that is liable for payment to You on any equitable or legal liability theory.

You agree as follows:

- You will cooperate with the Plan in protecting the Plan's legal and equitable rights to subrogation and reimbursement in a timely manner, including, but not limited to:
 - Notifying the Plan, in writing, of any potential legal claim(s) You may have against any third party for acts that caused benefits to be paid or become payable.
 - Providing any relevant information requested by the Plan.
 - Signing and/or delivering such documents as the Plan or our agents reasonably request to secure the subrogation and reimbursement claim.
 - Responding to requests for information about any accident or Injuries.
 - Making court appearances.

- Obtaining our consent or our agents' consent before releasing any party from liability or payment of medical expenses.
- Complying with the terms of this section.

Your failure to cooperate with the Plan is considered a breach of contract. As such, the Plan has the right to terminate or deny future benefits, take legal action against You, and/or set off from any future benefits the value of benefits the Plan has paid relating to any Illness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the Plan due to You or Your representative not cooperating with the Plan. If the Plan Incurs attorneys' fees and costs in order to collect third party settlement funds held by You or Your representative, the Plan has the right to recover those fees and costs from You. You will also be required to pay interest on any amounts You hold that should have been returned to the Plan.

- The Plan has a first priority right to receive payment on any claim against a third party before You receive payment from that third party. Further, our first priority right to payment is superior to any and all claims, debts, or liens asserted by any medical providers, including, but not limited to, Hospitals or Emergency treatment facilities, that assert a right to payment from funds payable from or recovered from an allegedly responsible third party and/or insurance carrier.
- The Plan's subrogation and reimbursement rights apply to full and partial settlements, judgments, or other recoveries paid or payable to You, no matter how those proceeds are allocated, captioned, characterized, or classified, and regardless of the theory of recovery. Payments include, but are not limited to, economic, non-economic, pecuniary, consortium, punitive, bad faith, and any other alleged damages. The Plan is not required to help You to pursue Your claim for damages or personal Injuries and no amount of associated costs, including attorneys' fees, will be deducted from our recovery without the Plan's express written consent. No so-called "fund doctrine" or "common-fund doctrine" or "attorney's fund doctrine" will defeat this right.
- Regardless of whether You have been fully compensated or made whole, the Plan may collect from You the proceeds of any full or partial recovery that You or Your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, no matter how those proceeds are captioned or characterized. Proceeds from which the Plan may collect include, but are not limited to, economic, non-economic, and punitive damages. No "collateral source" rule, any "made-whole doctrine" or "make-whole doctrine," claim of unjust enrichment, nor any other equitable limitation will limit our subrogation and reimbursement rights.
- Benefits paid by the Plan may also be considered to be benefits advanced.
- If You receive any payment from any party allegedly arising out of Illness or Injury and the Plan alleges some or all of those funds are due and owed to the Plan, You and/or Your representative will hold those funds in trust, either in a separate bank account in Your name or in Your representative's trust account.
- By participating in and accepting benefits from the Plan, You agree that:
 - Any amounts recovered by You from any third party constitute Plan assets (to the extent of the amount of Plan benefits provided on behalf of the Covered Person);
 - You and Your representative will be fiduciaries of the Plan (within the meaning of ERISA) with respect to such amounts; and
 - You will be liable for and agree to pay any costs and fees (including reasonable attorneys' fees) Incurred by the Plan to enforce its reimbursement rights.
- The Plan's rights to recovery will not be reduced due to Your own alleged negligence.
- Upon the Plan's request, You will assign to the Plan all rights of recovery against third parties, to the extent of the Covered Expenses the Plan has paid for the Illness or Injury.

- The Plan may, at its option, take necessary and appropriate action to preserve the Plan's rights under these provisions, including, but not limited to, providing or exchanging medical payment information with an insurer, the insurer's legal representative, or other third party; filing an ERISA reimbursement lawsuit to recover the full amount of medical benefits You receive for the Illness or Injury out of any settlement, judgment, or other recovery from any third party considered responsible; and filing suit in Your name or Your estate's name, which does not obligate the Plan in any way to pay You part of any recovery the Plan might obtain. Any ERISA reimbursement lawsuit stemming from a refusal to refund benefits as required under the terms of the Plan is governed by a six-year statute of limitations.
- You may not accept any settlement that does not fully reimburse the Plan, without its written approval.
- The Plan has the authority and discretion to resolve all disputes regarding the interpretation of the language stated herein.
- In the case of Your death, giving rise to any wrongful death or survival claim, the provisions of this section apply to Your estate, the personal representative of Your estate, and Your heirs or beneficiaries. In the case of Your death, the Plan's right of reimbursement and right of subrogation will apply if a claim can be brought on behalf of You or Your estate that can include a claim for past medical expenses or damages. The obligation to reimburse the Plan is not extinguished by a release of claims or settlement agreement of any kind.
- No allocation of damages, settlement funds, or any other recovery by You or any other person or party will be valid if it does not reimburse the Plan for 100% of its interest unless the Plan provides written consent to the allocation.
- The provisions of this section apply to a Dependent Child who allegedly incurs an Illness or Injury caused by a third party and to the parents, guardian, or other representative of that Dependent Child. If a parent or guardian brings a claim for damages arising out of a minor's Illness or Injury, the terms of this subrogation and reimbursement clause will apply to that claim.
- If any third party causes or is alleged to have caused You to suffer an Illness or Injury while You are covered under this Plan, the provisions of this section continue to apply, even after You are no longer covered.
- In the event that You do not abide by the terms of the Plan pertaining to reimbursement, the Plan may terminate benefits to You, Your Dependents, or the subscriber; deny future benefits; take legal action against You; and/or set off from any future benefits the value of benefits the Plan has paid relating to any Illness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the Plan due to Your failure to abide by the terms of the Plan. If the Plan incurs attorneys' fees and costs in order to collect from third party recoveries held by You or Your representative, the Plan has the right to recover those fees and costs from You. You will also be required to pay interest on any amounts You hold that should have been returned to the Plan.
- The Plan and all administrators administering the terms and conditions of the Plan's subrogation and reimbursement rights have such powers and duties as are necessary to discharge its duties and functions, including the exercise of its discretionary authority to (1) construe and enforce the terms of the Plan's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the Plan.
- In the case of occupational Illness or Injury, the Plan's recovery rights will apply to all sums recovered, regardless of whether the Illness or Injury is deemed compensable under any Workers' Compensation or other coverage. Any award or compromise Workers' Compensation settlement, including any lump-sum settlement, will be deemed to include the Plan's interest and the Plan will be reimbursed in first priority from any such award or settlement.

GENERAL EXCLUSIONS

Exclusions are not considered covered benefits under this Plan and will not be considered for payment as determined by the Plan.

The Plan does not pay for expenses Incurred for the following, unless otherwise stated below or as otherwise required to be covered by the No Surprises Act. The Plan does not apply exclusions to treatment listed in the Covered Medical Benefits section based upon the source of an Injury if the Plan has information that the Injury is due to a medical condition (including physical and mental health conditions and Emergencies) or domestic violence.

1. **3D Mammograms**, unless covered elsewhere in this SPD.
2. **Abdominoplasty**.
3. **Acts of War:** Injury or Illness caused or contributed to by international armed conflict, hostile acts of foreign enemies, invasion, or war or acts of war, whether declared or undeclared.
4. **Alternative / Complementary Treatment.** Refer to the Glossary of Terms for a definition of Alternative / Complementary Treatment.
5. **Appointment Missed:** An appointment the Covered Person did not attend.
6. **Assistance With Activities of Daily Living.**
7. **Assistant Surgeon, Co-Surgeons, or Surgical Team Services**, unless determined to be Medically Necessary by the Plan.
8. **Before Enrollment and After Termination:** Services, supplies or treatment rendered before coverage begins or after coverage ends under this Plan.
9. **Biofeedback Services.**
10. **Blood:** Blood donor expenses.
11. **Blood Pressure Cuffs / Monitors.**
12. **Breast Pumps**, unless covered elsewhere in this SPD.
13. **Cardiac Rehabilitation** beyond Phase II, including self-regulated physical activity that the Covered Person performs to maintain health that is not considered to be a treatment program.
14. **Claims** received later than 12 months from the date of service.
15. **Contraceptive Products and Counseling**, unless covered elsewhere in this SPD.
16. **Cosmetic Treatment, Cosmetic Surgery**, or any portion thereof, unless the procedure is otherwise listed as a covered benefit.
17. **Court-Ordered:** Any treatment or therapy that is court-ordered, or that is ordered as a condition of parole, probation, or custody or visitation evaluation, unless such treatment or therapy is normally covered by this Plan.
18. **Custodial Care** as defined in the Glossary of Terms of this SPD.
19. **Dental Services**, unless covered elsewhere in this SPD.

20. **Developmental Delays:** Occupational, physical, and speech therapy services related to Developmental Delays, intellectual disability, or behavioral therapy.
21. **Duplicate Services and Charges or Inappropriate Billing,** including the preparation of medical reports and itemized bills.
22. **Education:** Services that are solely educational in nature or otherwise paid under state or federal law for purely educational purposes. This exclusion does not apply to the educational component of a clinical treatment plan that requires clinical educational services provided by a licensed or registered health care professional when there is a lack of knowledge on self-management of the disease.
23. **Environmental Devices:** Environmental items such as, but not limited to, air conditioners, air purifiers, humidifiers, dehumidifiers, furnace filters, heaters, vaporizers, and vacuum devices.
24. **Examinations:** Examinations for employment, insurance, licensing, or litigation purposes.
25. **Excess Charges:** Charges or the portion thereof that are in excess of the Recognized Amount, the Usual and Customary charge, or the Negotiated Rate.. This exclusion does not apply to payments that may be required under the No Surprises Act.
26. **Experimental, Investigational, or Unproven:** Services, supplies, medicines, treatment, facilities, or equipment that the Plan determines are Experimental, Investigational, or Unproven, including administrative services associated with Experimental, Investigational, or Unproven treatment. This exclusion does not apply to Qualifying Clinical Trials as described in the Covered Medical Benefits section of this SPD.
27. **Extended Care:** Any Extended Care Facility Services that exceed the appropriate level of skill required for treatment as determined by the Plan.
28. **Family Planning:** Consultations for family planning.
29. **Financial Counseling.**
30. **Fitness Programs:** General fitness programs, exercise programs, exercise equipment, and health club memberships, or other utilization of services, supplies, equipment, or facilities in connection with weight control or bodybuilding.
31. **Foot Care (Podiatry):** Routine foot care.
32. **Genetic Counseling** other than based on Medical Necessity, unless covered elsewhere in this SPD.
33. **Genetic Testing,** unless covered elsewhere in this SPD.
34. **Growth Hormones,** unless covered elsewhere in this SPD.
35. **Gynecomastia.** [Treatment of benign gynecomastia.](#)
36. **Home Births** and associated costs.
37. **Home Modifications:** Modifications to Your home or property, such as, but not limited to, escalators, elevators, saunas, steam baths, pools, hot tubs, whirlpools, tanning equipment, wheelchair lifts, stair lifts, or ramps.
38. **Infant Formula** not administered through a tube as the sole source of nutrition for the Covered Person.

39. **Infertility Treatment:**

- Fertility tests.
- Surgical reversal of a sterilized state that was a result of a previous surgery.
- Direct attempts to cause pregnancy by any means, including, but not limited to, hormone therapy or drugs.
- Artificial insemination, in vitro fertilization, gamete intrafallopian transfer (GIFT), or zygote intrafallopian transfer (ZIFT).
- Embryo transfer.
- Freezing or storage of embryo, eggs, or semen.
- Genetic testing.

This exclusion does not apply to services required to treat or correct underlying causes of infertility where such services cure the condition of, slow the harm to, alleviate the symptoms of, or maintain the current health status of the Covered Person.

40. **Intraocular Lenses Other Than Conventional Intraocular Cataract Lenses.**

41. **Lamaze Classes** or other childbirth classes.

42. **Learning Disability:** Non-medical treatment, including, but not limited to, special education, remedial reading, school system testing, and other rehabilitation treatment for the primary diagnosis of a Learning Disability. If another medical or behavioral/mental health condition is identified through the course of diagnostic testing, any coverage of that condition will be subject to Plan provisions.

43. **Liposuction**, unless covered elsewhere in this SPD.

44. **Maintenance Therapy** if, based on medical evidence, treatment or continued treatment could not be expected to resolve or improve a condition, or if clinical evidence indicates that a plateau has been reached in terms of improvement from such services.

45. **Mammoplasty or Breast Augmentation**, unless covered elsewhere in this SPD.

46. **Manipulations. (Applies to San Jose Plan, Benefit Plan(s) 001)**

47. **Marriage Counseling**, unless covered elsewhere in the SPD.

48. **Massage Therapy.**

49. **Maternity Other Than Routine Prenatal Medical Care Expenses (Applies to San Jose Plan, Benefit Plan(s) 001)** for [Dependents of the](#) Employee.

50. **Maximum Benefit.** Charges in excess of the Maximum Benefit allowed by the Plan.

51. **Military:** A military-related Illness of or Injury to a Covered Person on active military duty, unless payment is legally required.

52. **Nocturnal Enuresis Alarm.**

53. **Non-Custom-Molded Shoe Inserts.**

54. **Non-Professional Care:** Medical or surgical care that is not performed according to generally accepted professional standards, or that is provided by a provider acting outside the scope of his or her license.

55. **Not Medically Necessary:** Services, supplies, treatment, facilities, or equipment that the Plan determines are not Medically Necessary. Furthermore, this Plan excludes services, supplies, treatment, facilities, or equipment that reliable scientific evidence has shown does not cure the condition, slow the degeneration/deterioration or harm attributable to the condition, alleviate the symptoms of the condition, or maintain the current health status of the Covered Person. See also Maintenance Therapy above.
56. **Nursery and Newborn Expenses (Applies to San Jose Plan, Benefit Plan(s) 001)** for [Dependents](#) of a covered Employee.
57. **Nursery and Newborn Expenses (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016)** for a grandchild of a covered Employee or spouse.
58. **Nutritional Counseling**, unless covered elsewhere in this SPD.
59. **Nutritional Supplements, Enteral Feedings, Vitamins, and Electrolytes** unless covered elsewhere in this SPD.
60. **Over-the-Counter Medication, Products, Supplies, or Devices**, unless covered elsewhere in this SPD.
61. **Palliative Foot Care.**
62. **Panniculectomy**, unless determined by the Plan to be Medically Necessary.
63. **Personal Comfort:** Services or supplies for personal comfort or convenience, such as, but not limited to, private rooms, televisions, telephones and guest trays.
64. **Pharmacy Consultations.** Charges for or related to consultative information provided by a pharmacist regarding a Prescription order, including, but not limited to, information related to dosage instruction, drug interactions, side effects, and the like.
65. **Preventive / Routine Care Services**, unless covered elsewhere in this SPD.
66. **Reconstructive Surgery** when performed only to achieve a normal or nearly normal appearance, and not to correct an underlying medical condition or impairment, as determined by the Plan, unless covered elsewhere in this SPD.
67. **Return to Work / School:** Telephone or Internet consultations, or the completion of claim forms or forms necessary for a return to work or school.
68. **Reversal of Sterilization:** Procedures or treatments to reverse prior voluntary sterilization, unless covered by the Plan in connection with Infertility Treatment.
69. **Room and Board Fees** when surgery is performed other than at a Hospital or Surgical Center.
70. **Self-Administered Services** or procedures, including self-administered or self-infused medications, that can be performed by the Covered Person without the presence of medical supervision. This exclusion does not apply to medications that, due to their characteristics (as determined by the claims administrator), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional in an Outpatient setting. This exclusion does not apply to hemophilia treatment centers contracted to dispense hemophilia factor medications directly to members for self-infusion.
71. **Services at No Charge or Cost:** Services for which the Covered Person would not be obligated to pay in the absence of this Plan or that are available to the Covered Person at no cost, or for which the Plan has no legal obligation to pay, except for care provided in a facility of the uniformed services as per Title 32 of the National Defense Code, or as required by law.

72. **Services Provided By a Close Relative**, unless covered elsewhere in this SPD. See the Glossary of Terms section of this SPD for a definition of Close Relative.
73. **Services Provided By a School.**
74. **Sex Therapy.**
75. **Standby Surgeon Charges.**
76. **Subrogation.** Charges for an Illness or Injury suffered by a Covered Person due to the action or inaction of any third party if the Covered Person fails to provide information as specified in the Right of Subrogation, Reimbursement, and Offset section. See the Right of Subrogation, Reimbursement, and Offset section for more information.
77. **Surrogate Parenting and Gestational Carrier Services**, including any services or supplies provided in connection with a surrogate parent, including pregnancy and maternity charges Incurred by a Covered Person acting as a surrogate parent.
78. **Taxes:** Sales taxes and shipping and handling charges, unless covered elsewhere in this SPD.
79. **Telehealth.** Consultations made by a Covered Person's treating Physician to another Physician.
80. **Temporomandibular Joint Disorder (TMJ) Services:**
- Diagnostic services.
 - Surgical treatment.
 - Non-surgical treatment (including intraoral devices or any other non-surgical method to alter occlusion and/or vertical dimension).
- This Plan does not cover orthodontic services.
81. **Tobacco Addiction:** Diagnoses, services, treatment, or supplies related to addiction to or dependency on nicotine, unless covered elsewhere in this SPD.
82. **Transportation:** Transportation services that are solely for the convenience of the Covered Person, the Covered Person's Close Relative, or the Covered Person's Physician.
83. **Travel:** Travel costs, unless covered elsewhere in this SPD.
84. **Vision Care**, unless covered elsewhere in this SPD. (Refer to the Vision Care Benefits section of this SPD).
85. **Vitamins, Minerals, and Supplements**, even if prescribed by a Physician, except for Vitamin B-12 injections and IV iron therapy that are prescribed by a Physician for Medically Necessary purposes.
86. **Vocational Services:** Vocational and educational services rendered primarily for training or education purposes. This Plan also excludes work hardening, work conditioning, and industrial rehabilitation services rendered for Injury prevention education or return-to-work programs.
87. **Weekend Admissions** to Hospital confinement (admissions taking place after 3:00 pm on Fridays or before noon on Sundays) unless the admission is deemed an Emergency or is for care related to pregnancy that is expected to result in childbirth.
88. **Weight Control:** Treatment, services, or surgery for weight control, whether or not prescribed by a Physician or associated with an Illness, except as specifically stated for preventive counseling.

(Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016) This exclusion does not apply to specific services for Morbid Obesity as listed in the Covered Medical Benefits section of this SPD.

89. **Wigs (Cranial Protheses), Toupees, Hairpieces, Hair Implants or Transplants, or Hair Weaving**, or any similar item for replacement of hair regardless of the cause of hair loss, unless covered elsewhere in this SPD.
90. **Workers' Compensation:** Health care services for which other coverage is required by federal, state, or local law to be bought or provided through other arrangements. This includes coverage required by workers' compensation or similar legislation. This exclusion does not apply to employers that are not required by law to buy or provide, through other arrangements, workers' compensation insurance for employees, owners, and/or partners.
91. **Wrong Surgeries:** Additional costs and/or care related to wrong surgeries. Wrong surgeries include, but are not limited to, surgery performed on the wrong body part, surgery performed on the wrong person, objects left in patients after surgery, etc.

The Plan does not limit a Covered Person's right to choose his or her own medical care. If a medical expense is not a covered benefit, or is subject to a limitation or exclusion, a Covered Person still has the right and privilege to receive such medical service or supply at the Covered Person's own personal expense.

CLAIMS AND APPEAL PROCEDURES

REASONABLE AND CONSISTENT CLAIMS PROCEDURES

The Plan's claims procedures are designed to ensure and verify that claim determinations are made in accordance with the Plan documents. The Plan provisions will be applied consistently with respect to similarly situated individuals.

Pre-Determination

A Pre-Determination is a determination of benefits by the Claims Administrator, on behalf of the Plan, prior to services being provided. Although Pre-Determinations are not required by the Plan, a Covered Person or provider may voluntarily request a Pre-Determination. A Pre-Determination informs individuals of whether, and under which circumstances, a procedure or service is generally a covered benefit under the Plan. A Covered Person or provider may wish to request a Pre-Determination before incurring medical expenses. A Pre-Determination is not a claim and therefore may not be appealed. A Pre-Determination that a procedure or service may be covered under the Plan does not guarantee the Plan will ultimately pay the claim. All Plan terms and conditions will still be applied when determining whether a claim is payable under the Plan.

TYPE OF CLAIMS AND DEFINITIONS

- **Pre-Service Claim needing prior authorization as required by the Plan and stated in this SPD.**

This is a claim for a benefit where the Covered Person or provider, when applicable, is required to obtain approval from the Plan **before** obtaining medical care, such as in the case of prior authorization of health care items or services that the Plan requires. If a Covered Person or provider calls the Plan for the sole purpose of learning whether or not a claim will be covered, that call is not considered a Pre-Service Claim, unless the Plan and this SPD specifically require the person to call for prior authorization. (See "Pre-Determination" above.) The fact that the Plan may grant prior authorization does not guarantee that the Plan will ultimately pay the claim.

Note that this Plan does not require prior authorization for urgent or Emergency care claims; however, Covered Persons may be required to notify the Plan following stabilization. Please refer to the [Care Coordination Program](#) section of this SPD for more details. A condition is considered to be an urgent or Emergency care situation if a sudden and serious condition occurs such that a Prudent Layperson could expect the patient's life would be jeopardized, the patient would suffer severe pain, or serious impairment of the patient's bodily functions would result unless immediate medical care is rendered. Examples of an urgent or Emergency care situation may include, but are not limited to: chest pain; hemorrhaging; syncope; fever equal to or greater than 103° F; presence of a foreign body in the throat, eye, or internal cavity; or a severe allergic reaction.

- **Post-Service Claim** means a claim that involves payment for the cost of health care that has already been provided.
- **Concurrent Care Claim** means that an ongoing course of treatment to be provided over a period of time or for a specified number of treatments has been approved by the Plan.

PERSONAL REPRESENTATIVE

Personal Representative means a person (or provider) who may contact the Plan on the Covered Person's behalf to help with claims, appeals or other benefit issues. A minor Dependent must have the signature of a parent or Legal Guardian in order to appoint a third party as a Personal Representative.

If a Covered Person chooses to use a Personal Representative, the Covered Person must submit proper documentation to the Plan stating the following: the name of the Personal Representative, the date and duration of the appointment, and any other pertinent information. In addition, the Covered Person must agree to grant his or her Personal Representative access to his or her Protected Health Information. The Covered Person should contact the Claim Administrator to obtain the proper forms. All forms must be signed by the Covered Person in order to be considered official.

PROCEDURES FOR SUBMITTING CLAIMS

Most providers will accept assignment and coordinate payment directly with the Plan on the Covered Person's behalf. If the provider will not accept assignment or coordinate payment directly with the Plan, the Covered Person will need to send the claim to the Plan within the timelines outlined below in order to receive reimbursement. The address for submitting medical claims is on the back of the group health identification card.

A Covered Person who receives services in a country other than the United States is responsible for ensuring the provider is paid. If the provider will not coordinate payment directly with the Plan, the Covered Person will need to pay the claim up front and then submit the claim to the Plan for reimbursement. The Plan will reimburse the Covered Person for any covered amount in U.S. currency. The reimbursed amount will be based on the U.S. equivalency rate that is in effect on the date the Covered Person paid the claim, or on the date of service if the paid date is not known.

A complete claim must be submitted in writing and should include the following information:

- Covered Person's/patient's ID number, name, sex, date of birth, address, and relationship to Employee
- Authorized signature from the Covered Person
- Diagnosis
- Date of service
- Place of service
- Procedures, services, or supplies (narrative description)
- Charges for each listed service
- Number of days or units
- Patient's account number (if applicable)
- Total billed charges
- Provider's billing name, address, and telephone number
- Provider's Taxpayer Identification Number (TIN)
- Signature of provider
- Billing provider
- Any information on other insurance (if applicable)
- Whether the patient's condition is related to employment, an auto Accident, or another Accident (if applicable)
- Assignment of benefits (if applicable)

TIMELY FILING

Covered Persons are responsible for ensuring that complete claims are submitted to the Third Party Administrator as soon as possible after services are received, but no later than 12 months from the date of service. If Medicare or Medicaid paid as primary in error, the timely filing requirement may be increased to three years from the date of service. A Veterans Administration Hospital has six years from the date of service to submit the claim. A complete claim means that the Plan has all of the information that is necessary in order to process the claim. Claims received after the timely filing period will not be allowed.

INCORRECTLY FILED CLAIMS (Applies to Pre-Service Claims only)

If a Covered Person or Personal Representative attempts to, but does not properly, follow the Plan's procedures for requesting prior authorization, the Plan will notify the person and explain the proper procedures within five calendar days following receipt of a Pre-Service Claim request. The notice will usually be oral, unless written notice is requested by the Covered Person or Personal Representative.

HOW HEALTH BENEFITS ARE CALCULATED

When UMR receives a claim for a service that has been provided to a Covered Person, it will determine if the service is a covered benefit under this group health Plan. If the service is not a covered benefit, the claim will be denied and the Covered Person will be responsible for paying the provider for these costs. If the service is a covered benefit, UMR will establish the allowable payment amount for that service, in accordance with the provisions of this SPD.

Claims for covered benefits are paid according to the billed charges, a Negotiated Rate, or the Protection from Balance Billing allowed amount, or based on the Usual and Customary amounts, minus any Deductible, Plan Participation rate, Co-pay, or penalties that the Covered Person is responsible for paying. Refer to the Protection from Balance Billing section of this SPD for covered benefits that are payable in accordance with the Protection from Balance Billing allowed amount.

Negotiated Rate: On occasion, UMR will negotiate a payment rate with a provider for a particular covered service, such as transplant services, Durable Medical Equipment, Extended Care Facility treatment, or other services. The Negotiated Rate is what the Plan will pay to the provider, minus any Co-pay, Deductible, Plan Participation rate, or penalties that the Covered Person is responsible for paying. If a network contract is in place, the network contract determines the Plan's Negotiated Rate.

Modifiers or Reducing Modifiers, if Medically Necessary. These terms apply to services and procedures performed on the same day and may be applied to surgical, radiological, and other diagnostic procedures. For a provider participating with a primary or secondary network, claims will be paid according to the network contract. For a provider who is not participating with a network, where no discount is applied, the industry guidelines are to allow the full Usual and Customary fee allowance for the primary procedure and a percentage of the Usual and Customary fee allowance for all secondary procedures. These allowances are then processed according to Plan provisions. A global package includes the services that are a necessary part of the procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.

The specific reimbursement formula used will vary depending upon the Physician or facility providing the service(s) and the type of service(s) received.

Reimbursement for Covered Expenses received from providers, including Physicians or health care facilities, who are not part of Your network are determined based on one of the following:

- Fee(s) that are negotiated with the Physician or facility; or
- The amount that is usually accepted by health care providers in the same geographical area (or greater area, if necessary) for the same services, treatment, or materials; or
- Current publicly available data reflecting the costs for health care providers providing the same or similar services, treatment, or materials adjusted for geographical differences plus a margin factor; or
- 110 percent of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for the same or similar service within the geographic market.
 - A gap methodology may be utilized when CMS does not have rates published for certain procedural codes; or
 - 50 percent of the provider's billed charges when unable to obtain a rate published by CMS and/or gap methodology does not apply.

When covered health services are received from a non-network provider as a result of an Emergency or as arranged by Your Plan Administrator, eligible expenses are amounts negotiated by Your Plan Administrator or amounts permitted by law. Please contact Your Plan Administrator if You are billed for amounts in excess of Your applicable Plan Participation, Co-pays, or Deductibles. The Plan will not pay excessive charges or amounts You are not legally obligated to pay.

See “Surgery and Assistant Surgeon Services” in the Covered Medical Benefits section for exceptions related to multiple procedures. A global package includes the services that are a necessary part of a procedure. For individual services that are part of a global package, it is customary for the individual services not to be billed separately. A separate charge will not be allowed under the Plan.

For services received from a non-network provider, claims for Covered Expenses will normally be processed in accordance with the **Out-of-Network** benefit levels that are listed on the Schedule of Benefits. These providers charge their normal rates for services, so Covered Persons may need to pay more. Covered Persons are responsible for paying the balance of these claims after the Plan pays its portion, if any.

NOTIFICATION OF BENEFIT DETERMINATION

If a claim is submitted by a Covered Person or a provider on behalf of a Covered Person and the Plan does not completely cover the charges, the Covered Person will receive an Explanation of Benefits (EOB) form that will explain how much the Plan paid toward the claim, and how much of the claim is the Covered Person’s responsibility due to cost-sharing obligations, non-covered benefits, penalties, or other Plan provisions. Please check the information on each EOB form to make sure the services charged were actually received from the provider and that the information appears to be correct. If You have any questions or concerns about the EOB form, call the Plan at the number listed on the EOB form or on the back of the group health identification card. The provider will receive a similar form for each claim that is submitted.

TIMELINES FOR INITIAL BENEFIT DETERMINATION

UMR will process claims within the following timelines, although a Covered Person may voluntarily extend these timelines:

- **Pre-Service Claims:** A decision will be made within 15 calendar days following receipt of a claim request, but the Plan may have an extra 15-day extension when necessary for reasons beyond the control of the Plan, if written notice is given to the Covered Person within the original 15-day period.
- **Post-Service Claims:** Claims will be processed within 30 calendar days, but the Plan may have an additional 15-day extension when necessary for reasons beyond the control of the Plan, if written notice is provided to the Covered Person within the original 30-day period.
- **Concurrent Care Claims:** If the Plan is reducing or terminating benefits before the end of the previously approved course of treatment, the Plan will notify the Covered Person prior to the coverage for the treatment ending or being reduced.
- **Emergency and/or urgent care claims as defined by the Affordable Care Act:** The Plan will notify a Covered Person or provider of a benefit determination (whether adverse or not) with respect to a claim involving Emergency or urgent care as soon as possible, taking into account the Medical Necessity, but not later than 72 hours after the receipt of the claim by the Plan, and deference will be made to the treating Physician.

A claim is considered to be filed when the claim for benefits has been submitted to UMR for formal consideration under the terms of this Plan.

CIRCUMSTANCES CAUSING LOSS OR DENIAL OF PLAN BENEFITS

Claims may be denied for any of the following reasons:

- Termination of Your employment.
- A Covered Person's loss of eligibility for coverage under the health Plan.
- Charges are Incurred prior to the Covered Person's Effective Date or following termination of coverage.
- A Covered Person reached the Maximum Benefit under this Plan.
- Amendment of the group health Plan.
- Termination of the group health Plan.
- The Employee, Dependent, or provider did not respond to a request for additional information needed to process the claim or appeal.
- Application of Coordination of Benefits.
- Enforcement of subrogation.
- Services are not a covered benefit under this Plan.
- Services are not considered Medically Necessary.
- Failure to comply with prior authorization requirements before receiving services.
- Misuse of the Plan identification card or other fraud.
- Failure to pay premiums if required.
- The Employee or Dependent is responsible for charges due to Deductible, Plan Participation obligations, or penalties.
- Application of the Protection from Balance Billing allowed amount, the Usual and Customary fee limits, or Negotiated Rates.
- Incomplete or inaccurate claim submission.
- Application of utilization review.
- Procedures are considered Experimental, Investigational or Unproven.
- Other reasons as stated elsewhere in this SPD.

ADVERSE BENEFIT DETERMINATION (DENIED CLAIMS)

Adverse Benefit Determination means a denial, reduction, or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination, rescission of coverage (whether or not, in connection with the rescission, there is an adverse effect on any particular benefit at that time), or failure to provide or make payment that is based on a determination that the Covered Person is no longer eligible to participate in the Plan.

If a claim is being denied, in whole or in part, and the Covered Person will owe any amount to the provider, the Covered Person will receive an initial claim denial notice, usually referred to as an Explanation of Benefits (EOB) form, within the timelines described above. The EOB form will:

- Explain the specific reasons for the denial.
- Provide a specific reference to pertinent Plan provisions on which the denial was based.
- Provide a description of any material or information that is necessary for the Covered Person to perfect the claim, along with an explanation of why such material or information is necessary, if applicable.
- Provide appropriate information as to the steps the Covered Person may take to submit the claim for appeal (review).

If an internal rule or guideline was relied upon, or if the denial was based on Medical Necessity or Experimental, Investigational, or Unproven treatment, the Plan will notify the Covered Person of that fact. The Covered Person has the right to request a copy of the rule/guideline or clinical criteria that were relied upon, and such information will be provided free of charge.

APPEALS PROCEDURE FOR ADVERSE BENEFIT DETERMINATIONS

If a Covered Person disagrees with the denial of a claim or a rescission of coverage determination, the Covered Person or his or her Personal Representative may request that the Plan review its initial determination by submitting a written request to the Plan as described below. An appeal filed by a provider on the Covered Person's behalf is not considered an appeal under the Plan unless the provider is a Personal Representative.

First Level of Appeal: This is a **mandatory** appeal level. The Covered Person must exhaust the following internal procedures before taking any outside legal action.

- The Covered Person must file the appeal within 180 days of the date he or she received the EOB form from the Plan showing that the claim was denied. The Plan will assume the Covered Person received the EOB form seven days after the Plan mailed the EOB form.
- The Covered Person or his or her Personal Representative will be allowed reasonable access to review or copy pertinent documents, at no charge.
- The Covered Person may submit written comments, documents, records, and other information related to the claim to explain why he or she believes the denial should be overturned. This information should be submitted at the same time the written request for a review is submitted.
- The Covered Person has the right to submit evidence that his or her claim is due to the existence of a physical or mental medical condition or domestic violence, under applicable federal nondiscrimination rules.
- The review will take into account all comments, documents, records, and other information submitted that relates to the claim. This will include comments, documents, records, and other information that either were not submitted previously or were not considered in the initial benefit decision. The review will be conducted by individuals who were not involved in the original denial decision and are not under the supervision of the person who originally denied the claim.
- If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision, and may not be supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Covered Person's request, regardless of whether or not the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, the Covered Person will receive written notification letting him or her know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Covered Person. The notification will provide the Covered Person with the information outlined under the "Adverse Benefit Determination" section above. It will also notify the Covered Person of his or her right to file suit under ERISA after he or she has completed all mandatory appeal levels described in this SPD.

Second Level of Appeal: This is a **voluntary** appeal level. The Covered Person is not required to follow this internal procedure before taking outside legal action.

- A Covered Person who is not satisfied with the decision following the first appeal has the right to appeal the denial a second time.
- The Covered Person or his or her Personal Representative must submit a written request for a second review within 60 calendar days following the date he or she received the Plan's decision regarding the first appeal. The Plan will assume the Covered Person received the determination letter regarding the first appeal seven days after the Plan sent the determination letter.
- The Covered Person may submit written comments, documents, records, and other pertinent information to explain why he or she believes the denial should be overturned. This information should be submitted at the same time the written request for a second review is submitted.
- The Covered Person has the right to submit evidence that his or her claim is due to the existence of a physical or mental medical condition or domestic violence, under applicable federal nondiscrimination rules.

- The second review will take into account all comments, documents, records, and other information submitted that relates to the claim that either were not submitted previously or were not considered in the initial benefit decision. The review will be conducted by individuals who were not involved in the original denial decision or the first appeal and are not under the supervision of those individuals.
- If the benefit denial was based, in whole or in part, on a medical judgment, the Plan will consult with a health care professional with training and experience in the relevant medical field. This health care professional may not have been involved in the original denial decision or first appeal, and may not be supervised by the health care professional who was involved. If the Plan has consulted with medical or vocational experts in connection with the claim, these experts will be identified upon the Covered Person's request, regardless of whether or not the Plan relies on their advice in making any benefit determinations.
- After the claim has been reviewed, the Covered Person will receive written notification letting him or her know if the claim is being approved or denied. In the event of new or additional evidence, or any new rationale relied upon during the appeal process in connection with a claim that is being appealed, the Plan will automatically provide the relevant information to the Covered Person. The notification will provide the Covered Person with the information outlined under the "Adverse Benefit Determination" section above. It will also notify the Covered Person of his or her right to file suit under ERISA after he or she has completed all mandatory appeal levels described in this SPD.

Regarding the above voluntary appeal level, the Plan agrees that any statutory limitations that are applicable to pursuing the claim in court will be put on hold during the period of this voluntary appeal process. The voluntary appeal process is available only after the Covered Person has followed the mandatory appeal level as required above. This Plan also agrees that it will not charge the Covered Person a fee for going through the voluntary appeal process, and it will not assert a failure to exhaust administrative remedies if a Covered Person elects to pursue a claim in court before following this voluntary appeal process. A Covered Person's decision about whether to submit a benefit dispute through this voluntary appeal level will have no effect on his or her rights to any other benefits under the Plan. If You have any questions regarding the voluntary level of appeal, including applicable rules, a Covered Person's right to representation (i.e. to appoint a Personal Representative), or other details, please contact the Plan. Refer to the Statement of ERISA Rights section of this SPD for details on a Covered Person's additional rights to challenge the benefit decision under Section 502(a) of ERISA.

Appeals should be sent within the prescribed time period as stated above to the following address(es).

Note: Post-Service Appeal Request forms are available at www.UMR.com to assist You in providing all the recommended information to ensure a full and fair review of Your Adverse Benefit Determination. You are not required to use this form.

Send all level of appeals to:
 QUANTUM HEALTH – APPEALS DEPARTMENT
 5240 BLAZER PKWY
 DUBLIN OH 43017
 Fax: 1-877-498-3681

This Plan contracts with various companies to administer different parts of this Plan. A Covered Person who wants to appeal a decision or a claim determination that one of these companies made should send appeals directly to the company that made the decision being appealed. This includes the RIGHT TO EXTERNAL REVIEW.

Send Pharmacy appeals to:
 OPTUM RX – DIRECT
 C/O APPEALS COORDINATOR
 PO BOX 25184
 SANTA ANA CA 92799

TIME PERIODS FOR MAKING DECISIONS ON APPEALS

After reviewing a claim that has been appealed, the Plan will notify the Covered Person of its decision within the following timeframes, although Covered Persons may voluntarily extend these timelines. In addition, if any new or additional evidence is relied upon or generated during the determination of the appeal, the Plan will provide such evidence to You free of charge and sufficiently in advance of the due date of the response to the Adverse Benefit Determination. If such evidence is received at a point in the process where the Plan is unable to provide You with a reasonable opportunity to respond prior to the end of the period stated below, the time period will be tolled to allow You a reasonable opportunity to respond to the new or additional evidence.

The timelines below will apply only to the mandatory appeal level. The voluntary appeal level will not be subject to specific timelines.

- Pre-Service Claims: Within a reasonable period of time appropriate to the medical circumstances, but no later than 30 calendar days after the Plan receives the request for review.
- Post-Service Claims: Within a reasonable period of time, but no later than 60 calendar days after the Plan receives the request for review.
- Concurrent Care Claims: Before treatment ends or is reduced.

RIGHT TO EXTERNAL REVIEW

If, after exhausting Your internal appeals, You are not satisfied with the final determination, You may choose to participate in the external review program. This program applies only if the Adverse Benefit Determination involves:

- Clinical reasons;
- The exclusions for Experimental, Investigational, or Unproven services;
- Determinations related to Your entitlement to a reasonable alternative standard for a reward under a Wellness Program;
- Determinations related to whether the Plan has complied with non-quantitative treatment limitation provisions of Code 9812 or 54.9812 (Parity in Mental Health and Substance Use Disorder Benefits);
- Determinations related to the Plan's compliance with the following surprise billing and cost-sharing protections set forth in the No Surprises Act:
 - Whether a claim is for Emergency treatment that involves medical judgment or consideration of compliance with the cost-sharing and surprise billing protections;
 - Whether a claim for items and services was furnished by a non-network provider at a network facility;
 - Whether an individual gave informed consent to waive the protections under the No Surprises Act;
 - Whether a claim for items and services is coded correctly and is consistent with the treatment actually received;
 - Whether cost-sharing was appropriately calculated for claims for Ancillary Services provided by a non-network provider at a network facility; or
- Other requirements of applicable law.

This external review program offers an independent review process to review the denial of a requested service or procedure (other than a pre-determination of benefits) or the denial of payment for a service or procedure. The process is available at no charge to You after You have exhausted the appeals process identified above and You receive a decision that is unfavorable, or if UMR or Your employer fails to respond to Your appeal within the timelines stated above.

You may request an independent review of the Adverse Benefit Determination. Neither You nor UMR or Your employer will have an opportunity to meet with the reviewer or otherwise participate in the reviewer's decision. If You wish to pursue an external review, please send a written request to the following address:

QUANTUM HEALTH - APPEALS DEPARTMENT
5240 BLAZER PKWY
DUBLIN OH 43017
Fax: 1-877-498-3681

Your written request should include: (1) Your specific request for an external review; (2) the Employee's name, address, and member ID number; (3) Your designated representative's name and address, if applicable; (4) a description of the service that was denied; and (5) any new, relevant information that was not provided during the internal appeal. You will be provided more information about the external review process at the time we receive Your request.

Any requests for an independent review must be made within four months of the date You receive the Adverse Benefit Determination. You, or an authorized designated representative may request an independent review by contacting the toll-free number on Your ID card or by sending a written request to the address on Your ID card.

The independent review will be performed by an independent Physician, or by a Physician who is qualified to decide whether the requested service or procedure is a qualified medical care expense under the Plan. The Independent Review Organization (IRO) has been contracted by UMR and has no material affiliation or interest with UMR or Your employer. UMR will choose the IRO based on a rotating list of approved IROs.

In certain cases, the independent review may be performed by a panel of Physicians, as deemed appropriate by the IRO.

Within applicable timeframes of UMR's receipt of a request for independent review, the request will be forwarded to the IRO, together with:

- All relevant medical records;
- All other documents relied upon by UMR and/or Your employer in making a decision on the case; and
- All other information or evidence that You or Your Physician has already submitted to UMR or Your employer.

If there is any information or evidence that was not previously provided and that You or Your Physician wishes to submit in support of the request, You may include this information with the request for an independent review, and UMR will include it with the documents forwarded to the IRO. A decision will be made within applicable timeframes. If the reviewer needs additional information in order to make a decision, this time period may be extended. The independent review process will be expedited if You meet the criteria for an expedited external review as defined by applicable law.

The reviewer's decision will be in writing and will include the clinical basis for the determination. The IRO will provide You and UMR and/or Your employer with the reviewer's decision, a description of the qualifications of the reviewer, and any other information deemed appropriate by the organization and/or required by applicable law.

If the final independent decision is to approve payment or referral, the Plan will accept the decision and provide benefits for such service or procedure in accordance with the terms and conditions of the Plan. If the final independent review decision is that payment or referral will not be made, the Plan will not be obligated to provide benefits for the service or procedure.

You may contact the Claims Administrator at the toll-free number on Your ID card for more information regarding Your external appeal rights and the independent review process.

LEGAL ACTIONS FOLLOWING APPEALS

After completing all mandatory appeal levels through this Plan, a Covered Person has the right to further appeal an Adverse Benefit Determinations by bringing a civil action under the Employee Retirement Income Security Act (ERISA). Please refer to the Statement of ERISA Rights section of this SPD for more details. **No such action may be filed against the Plan later than three years from the date the Plan gives the Covered Person a final determination on his or her appeal.**

PHYSICAL EXAMINATION AND AUTOPSY

The Plan may require that a Covered Person have a physical examination, at the Plan's expense, as often as is necessary to settle a claim. In the case of death, the Plan may require an autopsy unless forbidden by law.

RIGHT TO REQUEST OVERPAYMENTS

The Plan reserves the right to recover any payments made by the Plan that were:

- Made in error; or
- Made after the date the person's coverage should have been terminated under this Plan; or
- Made to any Covered Person or any party on a Covered Person's behalf where the Plan Sponsor determines the payment to the Covered Person or any party is greater than the amount payable under this Plan.

The Plan has the right to recover against Covered Persons if the Plan has paid them or any other party on their behalf.

FRAUD

Fraud is a crime for which an individual may be prosecuted. Any Covered Person who willfully and knowingly engages in an activity intended to defraud the Plan is guilty of fraud. The Plan will utilize all means necessary to support fraud detection and investigation. It is a crime for a Covered Person to file a claim containing any false, incomplete, or misleading information with intent to injure, defraud, or deceive the Plan. In addition, it is a fraudulent act when a Covered Person willfully and knowingly fails to notify the Plan regarding an event that affects eligibility for a Covered Person. Notification requirements are outlined in this SPD and other Plan materials. Please read them carefully and refer to all Plan materials that You receive (e.g., COBRA notices). A few examples of events that require Plan notification are divorce, a Dependent aging out of the Plan, and enrollment in other group health coverage while on COBRA. (Please note that the examples listed are not all-inclusive.)

These actions will result in denial of the Covered Person's claim or in termination of the Covered Person's coverage under the Plan, and are subject to prosecution and punishment to the full extent under state and/or federal law.

Each Covered Person must:

- File accurate claims. If someone else, such as the Covered Person's spouse or another family member, files claims on the Covered Person's behalf, the Covered Person should review the claim form before signing it;
- Review the Explanation of Benefits (EOB) form. The Covered Person should make certain that benefits have been paid correctly based on his or her knowledge of the expenses Incurred and the services rendered;
- Never allow another person to seek medical treatment under his or her identity. If the Covered Person's Plan identification card is lost, the Covered Person should report the loss to the Plan immediately;
- Provide complete and accurate information on claim forms and any other forms. He or she should answer all questions to the best of his or her knowledge; and
- Notify the Plan when an event occurs that affects a Covered Person's eligibility.

In order to maintain the integrity of this Plan, each Covered Person is encouraged to notify the Plan whenever a provider:

- Bills for services or treatment that have never been received; or
- Asks a Covered Person to sign a blank claim form; or
- Asks a Covered Person to undergo tests that the Covered Person feels are not needed.

Covered Persons concerned about any of the charges that appear on a bill or EOB form, or who know of or suspect any illegal activity, should call the toll-free hotline at 1-800-356-5803. All calls are strictly confidential.

OTHER FEDERAL PROVISIONS

FAMILY AND MEDICAL LEAVE ACT (FMLA)

If an Employee is on a family or medical leave of absence that meets the eligibility requirements under the Family and Medical Leave Act of 1993 (FMLA), his or her employer will continue coverage under this Plan in accordance with state and federal FMLA regulations, provided the following conditions are met:

- Contributions are paid; and
- The Employee has a written, approved leave from the employer.

Coverage will be continued for up to the greater of:

- The leave period required by the federal FMLA and any amendment; or
- The leave period required by applicable state law.

An Employee may choose not to retain group health coverage during an FMLA leave. When the Employee returns to work following the FMLA leave, the Employee's coverage will usually be restored to the level the Employee would have had if the FMLA leave had not been taken. For more information, please contact Your Human Resources or Personnel office.

QUALIFIED MEDICAL CHILD SUPPORT ORDERS PROVISION

A Dependent Child will become covered as of the date specified in a judgment, decree, or order issued by a court of competent jurisdiction or through a state administrative process.

The order must clearly identify all of the following:

- The name and last known mailing address of the participant;
- The name and last known mailing address of each alternate recipient (or official state or political designee for the alternate recipient);
- A reasonable description of the type of coverage to be provided to the Child or the manner in which such coverage is to be determined; and
- The period to which the order applies.

Please contact the Plan Administrator to request a copy, at no charge, of the written procedures that the Plan uses when administering Qualified Medical Child Support Orders.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for a Hospital length of stay in connection with childbirth for the mother or newborn Child to less than 48 hours following a vaginal delivery, or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the Plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

This group health Plan also complies with the provisions of the:

- Mental Health Parity Act.
- Americans With Disabilities Act, as amended.
- Women's Health and Cancer Rights Act of 1998 regarding breast reconstruction following a mastectomy.
- Pediatric Vaccines regulation, whereby an employer will not reduce its coverage for pediatric vaccines below the coverage it provided as of May 1, 1993.

- Employee Retirement Income Security Act regarding coverage of Dependent Children in cases of adoption or Placement for Adoption.
- Medicare Secondary Payer regulations, as amended.
- TRICARE Prohibition Against Incentives and Nondiscrimination Requirements amendments.
- Genetic Information Non-discrimination Act (GINA).

HIPAA ADMINISTRATIVE SIMPLIFICATION MEDICAL PRIVACY AND SECURITY PROVISION

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION UNDER HIPAA PRIVACY AND SECURITY REGULATIONS

This Plan will Use a Covered Person's Protected Health Information (PHI) to the extent of and in accordance with the Uses and Disclosures permitted by the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Specifically, this Plan will Use and Disclose a Covered Person's PHI for purposes related to health care Treatment, Payment for health care, and Health Care Operations. Additionally, this Plan will Use and Disclose a Covered Person's PHI as required by law and as permitted by authorization. This section establishes the terms under which the Plan may share a Covered Person's PHI with the Plan Sponsor, and limits the Uses and Disclosures that the Plan Sponsor may make of a Covered Person's PHI.

This Plan will Disclose a Covered Person's PHI to the Plan Sponsor only to the extent necessary for the purposes of the administrative functions of Treatment, Payment for health care, or Health Care Operations.

The Plan Sponsor will Use and/or Disclose a Covered Person's PHI only to the extent necessary for the administrative functions of Treatment, Payment for health care, or Health Care Operations that it performs on behalf of this Plan.

This Plan agrees that it will Disclose a Covered Person's PHI to the Plan Sponsor only upon receipt of a certification from the Plan Sponsor that the terms of this section have been adopted and that the Plan Sponsor agrees to abide by these terms.

The Plan Sponsor is subject to all of the following restrictions that apply to the Use and Disclosure of a Covered Person's PHI:

- The Plan Sponsor will Use and Disclose a Covered Person's PHI (including Electronic PHI) only for Plan Administrative Functions, as required by law or as permitted under the HIPAA regulations. This Plan's Notice of Privacy Practices also contains more information about permitted Uses and Disclosures of PHI under HIPAA;
- The Plan Sponsor will implement administrative, physical, and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the Electronic PHI that it creates, receives, maintains, or transmits on behalf of the Plan;
- The Plan Sponsor will require each of its subcontractors or agents to whom the Plan Sponsor may provide a Covered Person's PHI to agree to the same restrictions and conditions imposed on the Plan Sponsor with regard to a Covered Person's PHI;
- The Plan Sponsor will ensure that each of its subcontractors or agents to whom the Plan Sponsor may provide Electronic PHI agree to implement reasonable and appropriate security measures to protect Electronic PHI;
- The Plan Sponsor will not Use or Disclose PHI for employment-related actions and decisions or in connection with any other of the Plan Sponsor's benefits or Employee benefit plans;
- The Plan Sponsor will promptly report to this Plan any breach or impermissible or improper Use or Disclosure of PHI not authorized by the Plan documents;
- The Plan Sponsor will report to the Plan any breach or security incident with respect to Electronic PHI of which the Plan Sponsor becomes aware;

- The Plan Sponsor and the Plan will not use genetic information for underwriting purposes. For example, underwriting purposes will include determining eligibility, coverage, or payment under the Plan, with the exception of determining medical appropriateness of a treatment;
- The Plan Sponsor will allow a Covered Person or this Plan to inspect and copy any PHI about the Covered Person contained in the Designated Record Set that is in the Plan Sponsor's custody or control. The HIPAA Privacy Regulations set forth the rules that the Covered Person and the Plan must follow and also sets forth exceptions;
- The Plan Sponsor will amend or correct, or make available to the Plan to amend or correct, any portion of the Covered Person's PHI contained in the Designated Record Set to the extent permitted or required under the HIPAA Privacy Regulations;
- The Plan Sponsor will keep a Disclosure log for certain types of Disclosures set forth in the HIPAA Regulations. Each Covered Person has the right to see the Disclosure log. The Plan Sponsor does not have to maintain a log if Disclosures are for certain Plan-related purposes such as Payment of benefits or Health Care Operations;
- The Plan Sponsor will make its internal practices, books, and records related to the Use and Disclosure of a Covered Person's PHI available to this Plan and to the Department of Health and Human Services or its designee for the purpose of determining this Plan's compliance with HIPAA;
- The Plan Sponsor must, if feasible, return to this Plan or destroy all of a Covered Person's PHI that the Plan Sponsor received from or on behalf of this Plan when the Plan Sponsor no longer needs the Covered Person's PHI to administer this Plan. This includes all copies in any form, including any compilations derived from the PHI. If return or destruction is not feasible, the Plan Sponsor agrees to restrict and limit further Uses and Disclosures to the purposes that make the return or destruction infeasible;
- The Plan Sponsor will provide that adequate separation exists between this Plan and the Plan Sponsor so that a Covered Person's PHI (including Electronic PHI) will be used only for the purpose of Plan administration; and
- The Plan Sponsor will use reasonable efforts to request only the minimum necessary type and amount of a Covered Person's PHI to carry out functions for which the information is requested.

The following Employees, classes of Employees, or other workforce members under the control of the Plan Sponsor may be given access to a Covered Person's PHI for Plan Administrative Functions that the Plan Sponsor performs on behalf of the Plan as set forth in this section:

The Committee, Benefits Administration, Human Resources, Risk Management, Legal Counsel, and Certain other positions described in the Program Document

This list includes every Employee, class of Employees, or other workforce members under the control of the Plan Sponsor who may receive a Covered Person's PHI. If any of these Employees or workforce members Use or Disclose a Covered Person's PHI in violation of the terms set forth in this section, the Employees or workforce members will be subject to disciplinary action and sanctions, including the possibility of termination of employment. If the Plan Sponsor becomes aware of any such violation, the Plan Sponsor will promptly report the violation to this Plan and will cooperate with the Plan to correct the violation, to impose the appropriate sanctions, and to mitigate any harmful effects to the Covered Person.

DEFINITIONS

Administrative Simplification is the section of the law that addresses electronic transactions, privacy, and security. The goals are to:

- Improve efficiency and effectiveness of the health care system;
- Standardize electronic data interchange of certain administrative transactions;
- Safeguard security and privacy of Protected Health Information;
- Improve efficiency to compile/analyze data, audit, and detect fraud; and
- Improve the Medicare and Medicaid programs.

Business Associate (BA) in relationship to a Covered Entity (CE) means a person to whom the CE discloses Protected Health Information (PHI) so that a person may carry out, assist with the performance of, or perform a function or activity for the CE. This includes contractors or other persons who receive PHI from the CE (or from another business partner of the CE) for the purposes described in the previous sentence, including lawyers, auditors, consultants, Third Party Administrators, health care clearinghouses, data processing firms, billing firms, and other Covered Entities. This excludes persons who are within the CE's workforce.

Covered Entity (CE) is one of the following: a health plan, a health care clearinghouse, or a health care provider who transmits any health information in connection with a transaction covered by this law.

Designated Record Set means a set of records maintained by or for a Covered Entity that includes a Covered Person's PHI. This includes medical records, billing records, enrollment records, Payment records, claims adjudication records, and case management record systems maintained by or for this Plan. This also includes records used to make decisions about Covered Persons. This record set must be maintained for a minimum of six years.

Disclose or Disclosure is the release or divulgence of information by an entity to persons or organizations outside that entity.

Electronic Protected Health Information (Electronic PHI) is Individually Identifiable Health Information that is transmitted by electronic media or maintained in electronic media. It is a subset of Protected Health Information.

Health Care Operations are general administrative and business functions necessary for the CE to remain a viable business. These activities include:

- Conducting quality assessment and improvement activities;
- Reviewing the competence or qualifications and accrediting/licensing of health care professional plans;
- Evaluating health care professional and health plan performance;
- Training future health care professionals;
- Insurance activities related to the renewal of a contract for insurance;
- Conducting or arranging for medical review and auditing services;
- Compiling and analyzing information in anticipation of or for use in a civil or criminal legal proceeding;
- Population-based activities related to improving health or reducing health care costs, protocol development, case management, and care coordination;
- Contacting of health care providers and patients with information about Treatment alternatives and related functions that do not entail direct patient care; and
- Activities related to the creation, renewal, or replacement of a contract for health insurance or health benefits, as well as ceding, securing, or placing a contract for reinsurance of risk related to claims for health care (including stop-loss and excess of loss insurance).

Individually Identifiable Health Information is information that is a subset of health information, including demographic information collected from a Covered Person, and that:

- Is created by or received from a Covered Entity;
- Relates to the past, present, or future physical or mental health or condition of a Covered Person, the provision of health care, or the past, present, or future Payment for the provision of health care; and
- Identifies the Covered Person, or there is reasonable basis to believe the information can be used to identify the Covered Person.

Payment means the activities of the health plan or a Business Associate, including the actual Payment under the policy or contract; and a health care provider or its Business Associate that obtains reimbursement for the provision of health care.

Plan Administrative Functions means administrative functions of Payment or Health Care Operations performed by the Plan Sponsor on behalf of the Plan, including quality assurance, claims processing, auditing, and monitoring.

Plan Sponsor means Your employer.

Privacy Official is the individual who provides oversight of compliance with all policies and procedures related to the protection of PHI and federal and state regulations related to a Covered Person's privacy.

Protected Health Information (PHI) is Individually Identifiable Health Information transmitted or maintained by a Covered Entity in written, electronic, or oral form. PHI includes Electronic PHI.

Treatment is the provision of health care by, or the coordination of health care (including health care management of the individual through risk assessment, case management, and disease management) among, health care providers; the referral of a patient from one provider to another; or the coordination of health care or other services among health care providers and third parties authorized by the health plan or the individual.

Use means, with respect to Individually Identifiable Health Information, the sharing, employment, application, utilization, examination, or analysis of such information within an entity that maintains such information.

STATEMENT OF ERISA RIGHTS

Under the Employee Retirement Income Security Act of 1974 (ERISA), all Covered Persons will have the right to:

RECEIVE INFORMATION ABOUT PLAN AND BENEFITS

- Examine, without charge, at the Plan Administrator's office and at other specified locations (such as worksites and union halls) all documents governing the Plan, including insurance contracts, collective bargaining agreements if applicable, and a copy of the latest annual report (Form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration. No charge will be made for examining the documents at the Plan Administrator's principal office.
- Obtain, upon written request to the Plan Administrator, copies of documents that govern the operation of the Plan, including insurance contracts and collective bargaining agreements if applicable, and copies of the latest annual report and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.

CONTINUE GROUP HEALTH COVERAGE

Covered Persons have the right to continue health care coverage if they experience a loss of coverage under the Plan as a result of a COBRA qualifying event. You or Your Dependents may have to pay for such coverage. Review this SPD and the documents governing the Plan on the rules governing COBRA continuation coverage rights.

PRUDENT ACTIONS BY PLAN FIDUCIARIES

In addition to creating rights for Covered Persons, ERISA imposes duties upon the people who are responsible for the operation of this Plan. The people who operate this Plan, called "fiduciaries" of this Plan, have a duty to do so prudently and in the interest of all Plan participants.

NO DISCRIMINATION

No one may terminate Your employment or otherwise discriminate against You or Your covered Dependents in any way to prevent You or Your Dependents from obtaining a benefit or exercising rights provided to Covered Persons under ERISA.

ENFORCING COVERED PERSONS' RIGHTS

If a claim for a benefit is denied or ignored, in whole or in part, Covered Persons have a right to know why this was done, to obtain copies of documents related to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps an Employee can take to enforce the above rights. For instance, if a Covered Person requests a copy of the Plan documents or the latest annual report from the Plan and does not receive them within 30 days, the Covered Person may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay the Covered Person up to \$110 per day until the materials are received, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If a claim for benefits is denied or ignored, in whole or in part, the Covered Person may file suit in a state or federal court. In addition, if a Covered Person disagrees with the Plan's decision or lack thereof concerning the qualified status of a medical Child support order, the Covered Person may file suit in federal court. If it should happen that the Plan fiduciaries misuse the Plan's money, or if a Covered Person is discriminated against for asserting his or her rights, the Covered Person may seek assistance from the U.S. Department of Labor, or may file suit in a federal court. The court will decide who should pay court costs and legal fees. If the Covered Person is successful, the court may order the person sued to pay these costs and fees. If the Covered Person loses, the court may order the Covered Person to pay these costs and fees (for example, if it finds the claim to be frivolous).

ASSISTANCE WITH QUESTIONS

If You have any questions about this Plan, contact the Plan Administrator. If You have any questions about this statement or about a Covered Person's rights under ERISA, or if You need assistance in obtaining documents from the Plan Administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in the telephone directory, or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. Covered Persons may also obtain certain publications about their rights and responsibilities under ERISA by calling the publication hotline of the Employee Benefits Security Administration.

PLAN AMENDMENT AND TERMINATION INFORMATION

The Plan Sponsor fully intends to maintain this Plan indefinitely; however, the employer reserves the right to terminate, suspend, or amend this Plan at any time, in whole or in part, including making modifications to the benefits under this Plan. No person or entity has any authority to make any oral change or amendments to this Plan. No agent or representative of this Plan will have the authority to legally change the Plan terms or SPD or waive any of its provisions, either purposefully or inadvertently. If a misstatement affects the existence of coverage, the relevant facts will be used in determining whether coverage is in force under the terms of this Plan and in what amount. The Plan Administrator will provide written notice to Covered Persons within 60 days following the adopted formal action that makes material reduction of benefits to the Plan, or may, alternatively, furnish such notification through communications maintained by the Plan Sponsor or Plan Administrator at regular intervals of no greater than 90 days.

COVERED PERSON'S RIGHTS IF PLAN IS AMENDED OR TERMINATED

If this Plan is amended, a Covered Person's rights are limited to Plan benefits in force at the time expenses are Incurred, whether or not the Covered Person has received written notification from the Plan Administrator that the Plan has been amended.

If this Plan is terminated, the rights of a Covered Person are limited to Covered Expenses Incurred before the Covered Person receives notice of termination. All claims Incurred prior to termination, but not submitted to either the Plan Sponsor or the Third Party Administrator within 75 days of the Effective Date of termination of this Plan due to bankruptcy, will be excluded from any benefit consideration.

The Plan will assume that the Covered Person receives the written amendment or termination letter from the Plan Administrator seven days after the letter is mailed to the Covered Person.

No person will become entitled to any vested rights under this Plan.

DISTRIBUTION OF ASSETS UPON TERMINATION OF PLAN

Post-tax contributions paid by COBRA beneficiaries and/or Retirees, if applicable, will be used for the exclusive purpose of providing benefits and defraying reasonable expenses related to Plan administration, and will not inure to the benefit of the employer.

NO CONTRACT OF EMPLOYMENT

This Plan is not intended to be, and may not be construed as, a contract of employment between any Covered Person and the employer.

GLOSSARY OF TERMS

ABA / IBI / Autism Spectrum Disorder therapy: Intensive behavioral therapy programs used to treat Autism Spectrum Disorder are often referred to as Intensive Behavioral Intervention (IBI), Early Intensive Behavioral Intervention (EIBI), or Applied Behavior Analysis (ABA). These interventions aim to reduce problem behaviors and develop alternative behaviors and skills in those with Autism Spectrum Disorder. In a typical therapy session, the Child is directed to perform an action. Successful performance of the task is rewarded with a positive reinforcer, while noncompliance or no response receives a neutral reaction from the therapist. For Children with maladaptive behaviors, plans are created to utilize the use of reinforcers to decrease problem behavior and increase more appropriate responses. Although once a component of the original Lovaas methodology, aversive consequences are no longer used. Parental involvement is considered essential to long-term treatment success; parents are taught to continue behavioral modification training when the Child is at home, and may sometimes act as the primary therapist.

Accident means an unexpected, unforeseen, and unintended event that causes bodily harm or damage to the body.

Activities of Daily Living (ADL) means the following, with or without assistance: bathing, dressing, toileting, and associated personal hygiene; transferring (moving in or out of a bed, chair, wheelchair, tub, or shower); mobility; eating (getting nourishment into the body by any means other than intravenous); and continence (voluntarily maintaining control of bowel and/or bladder function, or, in the event of incontinence, maintaining a reasonable level of personal hygiene).

Acupuncture means a technique used to deliver anesthesia or analgesia, to for treat conditions of the body (when clinical efficacy has been established for treatment of such conditions) by passing long, thin needles through the skin.

Advanced Imaging means the action or process of producing an image of a part of the body by radiographic techniques using high-end radiology such as MRA, MRI, CT, or PET scans and nuclear medicine.

Adverse Benefit Determination means a denial, reduction, or termination of a benefit, or a failure to provide or make payment, in whole or in part, for a benefit. It also includes any such denial, reduction, termination, rescission of coverage (whether or not, in connection with the rescission, there is an adverse effect on any particular benefit at that time), or failure to provide or make payment that is based on a determination that the Covered Person is no longer eligible to participate in the Plan.

Alternate Facility means a health care facility that is not a Hospital and that provides one or more of the following services on an Outpatient basis, as permitted by law:

- Surgical services;
- Emergency services; or
- Rehabilitative, laboratory, diagnostic, or therapeutic services.

Alternative / Complementary Treatment means:

- Acupressure;
- Aromatherapy;
- Hypnotism;
- Massage therapy;
- Rolfing;
- Wilderness, adventure, camping, outdoor or other similar programs; or
- Art therapy, music therapy, dance therapy, animal-assisted therapy, and other forms of alternative treatment as defined by the National Center for Complementary and Integrative Health (NCCIH) of the National Institutes of Health.

Ambulance Transportation means professional ground or air Ambulance Transportation provided:

- In an Emergency situation; or
- When deemed Medically Necessary, which is to the closest facility most able to provide the specialized treatment required; and the most appropriate mode of transportation consistent with the well-being of You or Your Dependent.

Refer to the Protection from Balance Billing section of this SPD for the No Surprises Act requirements specific to air ambulance.

Ancillary Services means services rendered in connection with care provided to treat a medical condition whether scheduled or unscheduled, including, but not limited to: surgery, anesthesia, diagnostic testing, and imaging or therapy services. This term also includes services of the attending Physician or primary surgeon in the event of a medical Emergency. With respect to the Protection from Balance Billing section, Ancillary Services means items and services provided by out-of-network Physicians at network facilities that are related to Emergency medicine, anesthesiology, pathology, radiology, neonatology, laboratory services, or diagnostic services; provided by assistant surgeons, hospitalists, and intensivists; or provided by an out-of-network Physician when a network Physician is not available.

Birth Center means a legally operating institution or facility that is licensed and equipped to provide immediate prenatal care, delivery services and postpartum care to the pregnant individual under the direction and supervision of one or more Physicians specializing in obstetrics or gynecology or a certified nurse midwife. It must provide for 24-hour nursing care provided by registered nurses or certified nurse midwives.

Child (Children) means any of the following individuals with respect to an Employee: a natural biological Child; a stepchild; a legally adopted Child or a Child legally Placed for Adoption; a Child under the Employee's or spouse's or Domestic Partner's Legal Guardianship; a Child of a Domestic Partner, a foster Child; or a Child who is considered an alternate recipient under a Qualified Medical Child Support Order (even if the Child does not meet the definition of "Dependent").

Close Relative means a member of the immediate family. Immediate family includes a husband or wife, Domestic Partner, birth or adoptive parent, Child, sibling, Domestic Partner's Child, stepparent, stepchild, stepbrother, stepsister, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandparent, grandchild, or spouse of a grandparent or grandchild.

Co-pay means the amount a Covered Person must pay each time certain covered services are provided, as outlined on the Schedule of Benefits, if applicable.

COBRA means Title X of the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended from time to time, and applicable regulations. This law gives Covered Persons the right, under certain circumstances, to elect continuation coverage under the Plan when active coverage ends due to qualifying events.

Common-Law Marriage means a partnership whereby two adult individuals are considered married because they have lived together for a certain period of time, hold themselves to be married even without a license and a formal ceremony, and meet other applicable requirements of the state in which the Common-Law Marriage was established.

Cosmetic Treatment means medical or surgical procedures that are primarily used to improve, alter, or enhance appearance, whether or not for psychological or emotional reasons.

Covered Expense means any expense, or portion thereof, that is Incurred as a result of receiving a covered benefit under this Plan.

Covered Person means an Employee or Dependent who is enrolled under this Plan. Details regarding Covered Expenses that are health care services subject to the federal No Surprises Act protections are provided in the Protection from Balance Billing section of this SPD.

Custodial Care means non-medical care given to a Covered Person, such as administering medication and assisting with personal hygiene or other Activities of Daily Living, rather than providing therapeutic treatment and services. Custodial Care services can be safely and adequately provided by persons who do not have the technical skills of a covered health care provider. Custodial Care also includes care when active medical treatment cannot be reasonably expected to reduce a disability or improve the condition of a Covered Person.

Deductible means an amount of money paid once per Plan Year by the Covered Person (up to a family limit, if applicable) before any Covered Expenses are paid by the Plan. The Schedule of Benefits shows the amount of the applicable Deductible (if any) and the health care benefits to which it applies.

Dependent – see the Eligibility and Enrollment section of this SPD.

Developmental Delays means conditions that are characterized by impairment in various areas of development, such as social interaction skills, adaptive behavior, and communication skills.

Domestic Partner (Applies to San Jose Plan, Class(es) A01, C01) means an unmarried person of the same or opposite sex with whom the covered Employee shares a committed relationship, who is jointly responsible for the other's welfare and financial obligations, who is at least 18 years of age, who is not related by blood, who maintains the same residence, and who is not married to or legally separated from anyone else.

Domestic Partner (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Class(es) A04, A05, A10, A11, A13, A14, A15, C04, C05, C12, C13, C15, C16, C17) means an unmarried person of the same or opposite sex with whom the covered Employee shares a committed relationship, who is jointly responsible for the other's welfare and financial obligations, who is at least 18 years of age, who is not related by blood, who maintains the same residence, and who is not married to or legally separated from anyone else.

In order for Your Domestic Partner to qualify as a Dependent, You and Your partner must complete a certification declaring that You and Your partner:

- Are in a relationship of mutual support, care, and commitment and are responsible for each other's welfare;
- Have maintained this relationship for the past six months and intend to do so indefinitely;
- Have shared a primary residence for the past six months and intend to do so indefinitely;
- Are not married to anyone else and do not have other Domestic Partners;
- Are financially interdependent.

Durable Medical Equipment means equipment that meets all of the following criteria:

- It can withstand repeated use.
- It is primarily used to serve a medical purpose with respect to an Illness or Injury.
- It is generally not useful to a person in the absence of an Illness or Injury.
- It is appropriate for use in the Covered Person's home.

A cochlear implant is not considered Durable Medical Equipment.

Effective Date means the first day of coverage under this Plan as defined in this SPD. The Covered Person's Effective Date may or may not be the same as his or her Enrollment Date, as Enrollment Date is defined by the Plan.

Emergency means a serious medical condition, with acute symptoms that require immediate care and treatment in order to avoid jeopardy to the life and health of the person.

Employee – see the Eligibility and Enrollment section of this SPD.

Enrollment Date means:

- For anyone who applies for coverage when first eligible, the first day of the Waiting Period.
- For anyone who enrolls under the Special Enrollment Provision, or for Late Enrollees, the first day coverage begins.

ERISA means the Employee Retirement Income Security Act of 1974, as amended from time to time, and applicable regulations.

Experimental, Investigational, or Unproven means any drug, service, supply, care, or treatment that, at the time provided or sought to be provided, is not recognized as conforming to accepted medical practice or to be a safe, effective standard of medical practice for a particular condition. This includes, but is not limited to:

- Items within the research, Investigational, or Experimental stage of development or performed within or restricted to use in Phase I, II, or III clinical trials (unless identified as a covered service elsewhere);
- Items that do not have strong, research-based evidence to permit conclusions and/or clearly define long-term effects and impact on health outcomes (i.e., that have not yet been shown to be consistently effective for the diagnosis or treatment of the specific condition for which it is sought). Strong, research-based evidence is identified as peer-reviewed published data derived from multiple, large, human, randomized, controlled clinical trials OR at least one or more large, controlled, national, multi-center, population-based studies;
- Items based on anecdotal and Unproven evidence (literature consisting only of case studies or uncontrolled trials), i.e., items that lack scientific validity, but may be common practice within select practitioner groups even though safety and efficacy is not clearly established;
- Items that have been identified through research-based evidence to not be effective for a medical condition and/or to not have a beneficial effect on health outcomes.

Note: FDA and/or Medicare approval does not guarantee that a drug, supply, care, or treatment is accepted medical practice; however, lack of such approval will be a consideration in determining whether a drug, service, supply, care or treatment is considered Experimental, Investigational, or Unproven. In assessing cancer care claims, sources such as the National Comprehensive Cancer Network (NCCN) Compendium, Clinical Practice Guidelines in Oncology™ or National Cancer Institute (NCI) standard of care compendium guidelines, or similar material from other or successor organizations will be considered along with benefits provided under the Plan and any benefits required by law. Furthermore, off-label drug or device use (sought for outside FDA-approved indications) is subject to medical review for appropriateness based on prevailing peer-reviewed medical literature, published opinions and evaluations by national medical associations, consensus panels, technology evaluation bodies, and/or independent review organizations to evaluate the scientific quality of supporting evidence.

Extended Care Facility means a facility including, but not limited to, a skilled nursing, rehabilitation, convalescent, or subacute facility. It is an institution or a designated part of an institution that is operating pursuant to the law for such an institution and is under the full-time supervision of a Physician or registered nurse. In addition, the Plan requires that the facility: provide 24-hour-per-day service to include skilled nursing care and Medically Necessary therapies for the recovery of health or physical strength; not be a place primarily for Custodial Care; require compensation from its patients; admit patients only upon Physician orders; have an agreement to have a Physician's services available when needed; maintain adequate medical records for all patients; and have a written transfer agreement with at least one Hospital, be licensed by the state in which it operates, and provide the services to which the licensure applies.

FMLA means the Family and Medical Leave Act of 1993, as amended.

Gender Dysphoria means a disorder characterized by the specific diagnostic criteria classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association.

HIPAA means the Health Insurance Portability and Accountability Act of 1996, as amended from time to time, and applicable regulations. This law gives special enrollment rights, prohibits discrimination, and protects privacy of protected health information, among other things.

Home Health Care means a formal program of care and intermittent treatment that is: performed in the home; prescribed by a Physician; intermittent care and treatment for the recovery of health or physical strength under an established plan of care; prescribed in place of a Hospital or an Extended Care Facility stay or results in a shorter Hospital or Extended Care Facility stay; organized, administered, and supervised by a Hospital or Qualified licensed providers under the medical direction of a Physician; and appropriate when it is not reasonable to expect the Covered Person to obtain medically indicated services or supplies outside the home.

For purposes of Home Health Care, nurse services means intermittent home nursing care by professional registered nurses or by licensed practical nurses. Intermittent means occasional or segmented care, i.e., care that is not provided on a continuous, non-interrupted basis.

Home Health Care Plan means a formal, written plan made by the Covered Person's attending Physician that is evaluated on a regular basis. It must state the diagnosis, certify that the Home Health Care is in place of Hospital confinement, and specify the type and extent of Home Health Care required for the treatment of the Covered Person.

Hospice Care means a health care program providing a coordinated set of services rendered at home, in Outpatient settings, or in Inpatient settings for a Covered Person suffering from a condition that has a terminal prognosis. Non-curative supportive care is provided through an interdisciplinary group of personnel. A hospice must meet the standards of the National Hospice Organization and applicable state licensing.

Hospice Care Provider means an agency or organization that has Hospice Care available 24 hours per day, 7 days per week; is certified by Medicare as a Hospice Care Agency; and, if required, is licensed as such by the jurisdiction in which it is located. The provider may offer skilled nursing services, medical social worker services, psychological and dietary counseling, Physician services, physical or occupational therapy, home health aide services, pharmacy services, and Durable Medical Equipment.

Hospital means a facility that:

- Is a licensed institution authorized to operate as a Hospital by the state in which it is operating; and
- Provides diagnostic and therapeutic facilities for the surgical or medical diagnosis, treatment, and care of injured and sick persons at the patient's expense; and
- Has a staff of licensed Physicians available at all times; and
- Is accredited by a recognized credentialing entity approved by CMS and/or a state or federal agency or, if outside the United States, is licensed or approved by the foreign government or an accreditation or licensing body working in that foreign country; and
- Continuously provides on-premises, 24-hour nursing service by or under the supervision of a registered nurse; and
- Is not a place primarily for maintenance or Custodial Care.

For purposes of this Plan, the term "Hospital" also includes Surgical Centers and Birthing Centers licensed by the states in which they operate.

Illness means a bodily disorder, disease, physical or mental sickness, functional nervous disorder, pregnancy, or complication of pregnancy. The term "Illness," when used in connection with a newborn Child, includes, but is not limited to, congenital defects and birth abnormalities, including premature birth.

Incurred means the date on which a service or treatment is given, a supply is received, or a facility is used, without regard to when the service, treatment, supply, or facility is billed, charged, or paid.

Independent Contractor means someone who signs an agreement with the employer as an Independent Contractor, or an entity or individual who performs services to or on behalf of the employer who is not an Employee or an officer of the employer and who retains control over how work is completed. The employer who hires the Independent Contractor controls only the outcome of the work and not the performance of the hired service. Determination as to whether an individual or entity is an Independent Contractor will be made consistent with Section 530 of the Internal Revenue Code.

Infertility Treatment means services, tests, supplies, devices, or drugs that are intended to promote fertility, achieve a condition of pregnancy, or treat an illness causing an infertility condition when such treatment is performed in an attempt to bring about a pregnancy.

For purposes of this definition, Infertility Treatment includes, but is not limited to fertility tests and drugs; tests and exams performed to prepare for induced conception; surgical reversal of a sterilized state that was a result of a previous surgery; sperm-enhancement procedures; direct attempts to cause pregnancy by any means, including, but not limited to: hormone therapy or drugs; artificial insemination; in vitro fertilization; Gamete Intrafallopian Transfer (GIFT), or Zygote Intrafallopian Transfer (ZIFT); embryo transfer; and freezing or storage of embryo, eggs, or semen.

Injury means a physical harm or disability to the body that is the result of a specific incident caused by external means. The physical harm or disability must have occurred at an identifiable time and place. The term "Injury" does not include illness or infection of a cut or wound.

Inpatient means a registered bed patient using and being charged for room and board at a Hospital or in a Hospital for 24 hours or more. A person is not an Inpatient on any day on which he or she is on leave or otherwise gone from the Hospital, whether or not a room and board charge is made. Observation in a Hospital room will be considered Inpatient treatment if the duration of the observation status exceeds 72 hours.

Late Enrollee means a person who enrolls under this Plan other than on:

- The earliest date on which coverage can become effective under the terms of this Plan; or
- A special Enrollment Date for the person as defined by HIPAA.

Learning Disability means a group of disorders that results in significant difficulties in one or more of seven areas, including: basic reading skills, reading comprehension, oral expression, listening comprehension, written expression, mathematical calculation, and mathematical reasoning. Specific Learning Disabilities are diagnosed when the individual's achievement on standardized tests in a given area is substantially below that expected for age, schooling, and level of intelligence.

Legal Guardianship / Legal Guardian means an individual recognized by a court of law as having the duty of taking care of a person and managing the individual's property and rights.

Life-Threatening Disease or Condition means a condition likely to cause death within one year of the request for treatment.

Manipulation means the act, process, or instance of manipulating a body part by manual examination and treatment, such as in the reduction of faulty structural relationships by manual means and/or the reduction of fractures or dislocations or the breaking down of adhesions.

Maximum Benefit means the maximum amount or the maximum number of days or treatments that are considered a Covered Expense by the Plan.

Medical Specialty Medications (including gene therapy and CAR-T therapy) means Prescription drugs used to treat complex, chronic, or rare medical conditions (e.g., cancer, rheumatoid arthritis, hemophilia, HIV, multiple sclerosis, inflammatory bowel disease, psoriasis, and hepatitis). Drugs in this category are typically administered by injection or infusion. Medical Specialty Medications often require special handling (e.g., refrigeration) and ongoing clinical monitoring.

Medically Necessary / Medical Necessity means health care services provided for the purpose of preventing, evaluating, diagnosing, or treating an Illness, Injury, mental illness, Substance Use Disorder, condition, or disease or its symptoms, that generally meet the following criteria as determined by us or our designee, within our sole discretion:

- In accordance with *Generally Accepted Standards of Medical Practice*; and
- Clinically appropriate, in terms of type, frequency, extent, site, and duration, and considered effective for Your Illness, Injury, mental illness, Substance Use Disorder, or disease or its symptoms; and
- Not mainly for Your convenience or that of Your doctor or other health care provider; and
- Is the most appropriate, most cost-efficient level of service(s), supply, or drug that can be safely provided to the member and that is at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of Your Illness, Injury, disease, or symptoms; and
- Clinical factors used when reviewing Medical Necessity for specialty drugs may include review of the progress in use or therapy as compared to other similar products or services, Site of Care, relative safety or effectiveness of specialty drugs, and any applicable prior authorization requirements.

The fact that a Physician has performed, prescribed, recommended, ordered, or approved a service, treatment plan, supply, medicine, equipment, or facility, or that it is the only available procedure or treatment for a condition, does not, in itself, make the utilization of the service, treatment plan, supply, medicine, equipment, or facility Medically Necessary.

Generally Accepted Standards of Medical Practice are standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, relying primarily on controlled clinical trials, or, if not available, observational studies from more than one institution that suggest a causal relationship between the service or treatment and health outcomes.

If no credible scientific evidence is available, then standards that are based on Physician specialty society recommendations or professional standards of care may be considered. We reserve the right to consult expert opinion in determining whether health care services are Medically Necessary. The decision to apply Physician specialty society recommendations, the choice of expert, and the determination of when to use any such expert opinion will be within our sole discretion.

UnitedHealthcare Clinical Services develops and maintains clinical policies that describe the Generally Accepted Standards of Medical Practice scientific evidence, prevailing medical standards, and clinical guidelines supporting our determinations regarding specific services. These clinical policies (as developed by UnitedHealthcare Clinical Services and revised from time to time), are available to Covered Persons by calling UMR at the telephone number on the Plan ID card, and to Physicians and other health care professionals on UnitedHealthcareOnline.com.

Medicare means the program of medical care benefits provided under Title XVIII of the Social Security Act, as amended.

Mental Health Disorder means any disease or condition that falls under any of the diagnostic categories listed in the mental, behavioral, and neurodevelopment disorders in the most current edition of the *International Classification of Diseases* section on mental and behavioral disorders or the *Diagnostic and Statistical Manual of the American Psychiatric Association*. The fact that a condition is listed in the current edition of the *International Classification of Diseases* section on mental and behavioral disorders or the *Diagnostic and Statistical Manual of the American Psychiatric Association* does not mean that treatment for the condition is a covered benefit.

Morbid Obesity (Applies to PPO Plan, CoPay Plan, Consumer Driven Health Plan, Benefit Plan(s) 004, 005, 013, 014, 016) means a condition in which an individual 18 years of age or older has a Body Mass Index (BMI) of 40 or more, or 35 or more if experiencing health conditions directly related to their weight, such as high blood pressure, diabetes, sleep apnea, etc.

Multiple Surgical Procedures means that more than one surgical procedure is performed during the same period of anesthesia.

Negotiated Rate means the amount that providers have contracted to accept as payment in full for Covered Expenses of the Plan.

Orthognathic Condition means a skeletal mismatch of the jaw (such as when one jaw is too large or too small, or too far forward or too far back). An Orthognathic Condition may cause overbite, underbite, or open bite. Orthognathic surgery may be performed to correct skeletal mismatches of the jaw.

Orthotic Appliance means a brace, splint, cast, or other appliance that is used to support or restrain a weak or deformed part of the body, that is designed for repeated use, that is intended to treat or stabilize a Covered Person's Illness or Injury or improve function, and that is generally not useful to a person in the absence of an Illness or Injury.

Outpatient means medical care, treatment, services, or supplies in a facility in which a patient is not registered as a bed patient and for whom room and board charges are not Incurred.

Palliative Foot Care means the cutting or removal of corns or calluses unless at least part of the nail root is removed or unless needed to treat a metabolic or peripheral vascular disease; the trimming of nails; other hygienic and preventive maintenance care or debridement, such as cleaning and soaking of the feet and the use of skin creams to maintain the skin tone of both ambulatory and non-ambulatory Covered Persons; and any services performed in the absence of localized Illness, Injury, or symptoms involving the foot.

Pediatric Services means services provided to individuals under the age of 19.

Physician means any of the following licensed practitioners, acting within the scope of his or her license in the state in which he or she practices, who performs services payable under this Plan: a doctor of medicine (MD), doctor of medical dentistry, including an oral surgeon (DMD), doctor of osteopathy (DO); doctor of podiatric medicine (DPM); doctor of dental surgery (DDS); doctor of chiropractic (DC); doctor of optometry (OPT). Subject to the limitations below, the term "Physician" also includes the following practitioner types: physician assistant (PA), nurse practitioner (NP), certified nurse midwife (CNM), or certified registered nurse anesthetist (CRNA), when, and only when, the practitioner is duly licensed, registered, and/or certified by the state in which he or she practices, the services being provided are within his or her scope of practice, and the services are payable under this Plan.

Placed for Adoption / Placement for Adoption means the assumption and retention of a legal obligation for total or partial support of a Child in anticipation of adoption of such Child. The Child's placement with the person terminates upon the termination of such legal obligation.

Plan means THE HERTZ CORPORATION Group Health Benefit Plan.

Plan Participation means that the Covered Person and the Plan each pay a percentage of the Covered Expenses as listed on the Schedule of Benefits, after the Covered Person pays the Deductible(s).

Plan Sponsor means an employer who sponsors a group health plan.

Prescription means any order authorized by a medical professional for a Prescription or non-prescription drug that could be a medication or supply for the person for whom it is prescribed. The Prescription must be compliant with applicable laws and regulations and identify the name of the medical professional and the name of the person for whom it is prescribed. It must also identify the name, strength, quantity, and directions for use of the medication or supply prescribed.

Preventive / Routine Care means a prescribed standard procedure that is ordered by a Physician to evaluate or assess the Covered Person's health and well-being, screen for possible detection of unrevealed Illness or Injury, improve the Covered Person's health, or extend the Covered Person's life expectancy. Generally, a procedure is routine if there is no personal history of the Illness or Injury for which the Covered Person is being screened, except as required by applicable law. Benefits included as Preventive / Routine Care are listed in the Schedule of Benefits and will be paid subject to any listed limits or maximums. Whether an immunization is considered Preventive / Routine is based upon the recommendation of the Centers for Disease Control and Prevention. Preventive / Routine Care does not include benefits specifically excluded by this Plan, or treatment after the diagnosis of an Illness or Injury, except as required by applicable law.

(Applies to Consumer Driven Health Plan, Benefit Plan(s) 013, 014) For a Qualified High Deductible Health Plan (QHDHP), Preventive / Routine Care means care consistent with IRS Code Section 223(c)(2)(c) and as listed in the Schedule of Benefits, that may be paid by a QHDHP without the Covered Person satisfying the minimum Deductible under the Plan.

Primary Care Physician means a Physician engaged in family practice, general practice, non-specialized internal medicine (i.e., one who works out of a family practice clinic), pediatrics, obstetrics/gynecology, or the treatment of mental health/Substance Use Disorders. Generally, these Physicians provide a broad range of services. For instance, family practitioners treat a wide variety of conditions for all family members; general practitioners provide routine medical care; internists treat routine and complex conditions in adults; and pediatric practitioners treat Children.

Prudent Layperson means a person with average knowledge of health and medicine who is not formally educated or specialized in the field of medicine.

QMCSO means a Qualified Medical Child Support Order in accordance with applicable law.

Qualified means licensed, registered, and/or certified in accordance with applicable state law, and the particular service or treatment being provided is within the scope of the license, registration, and/or certification.

Qualified Provider means a provider duly licensed, registered, and/or certified by the state in which he or she is practicing, whose scope of practice includes the particular service or treatment being provided that is payable under this Plan.

Recognized Amount means, in the Plan's determination of the allowed amount payable for covered services subject to Protection from Balance Bills, the amount on which Co-pays, Plan Participation, and applicable Deductibles are based for the below covered health services when provided by non-network providers:

- Non-network Emergency health services.
- Non-Emergency covered health services received at certain network facilities by non-network Physicians, when such services are either Ancillary Services or non-Ancillary Services that have not satisfied the notice and consent criteria of section 2799B-2(d) of the Public Service Act. For the purpose of this provision, the term "certain network facility" is limited to a Hospital (as defined in section 1861(e) of the Social Security Act), a Hospital Outpatient department, a critical access Hospital (as defined in section 1861(mm)(1) of the Social Security Act), an ambulatory surgical center (as described in section 1833(i)(1)(A) of the Social Security Act), and any other facility specified by the Secretary of Health and Human Services.

The amount is based on either:

- an All Payer Model Agreement if adopted,
- state law, or
- the lesser of the qualifying payment amount as determined under applicable law or the amount billed by the provider or facility.

The Recognized Amount for air ambulance services provided by a non-network provider will be calculated based on the lesser of the qualifying payment amount as determined under applicable law or the amount billed by the air ambulance service provider.

Note: Covered health services that use the Recognized Amount to determine Your cost-sharing may be higher or lower than if cost-sharing for these covered health services was determined based upon a Covered Expense.

Reconstructive Surgery means surgical procedures performed on abnormal structures of the body caused by congenital illness or anomaly, Accident, or Illness. The fact that physical appearance may change or improve as a result of Reconstructive Surgery does not classify surgery as Cosmetic Treatment when a physical impairment exists and the surgery restores or improves function.

Specialist means a Physician, or other Qualified Provider, if applicable, who treats specific medical conditions. For instance, a neurologist treats nervous disorders, a gastroenterologist treats digestive problems, and an oncologist treats cancer patients. Physicians who are not considered Specialists include, but are not limited to, family practitioners, non-specializing internists, pediatricians, obstetricians/gynecologists, and mental health/Substance Use Disorder treatment providers.

Substance Use Disorder means any disease or condition that falls under the diagnostic categories as a mental or behavioral disorder due to psychoactive substance use listed in the most current edition of the *International Classification of Diseases* section on mental and behavioral disorders or the *Diagnostic and Statistical Manual of the American Psychiatric Association*. The fact that a condition is listed in the current edition of the *International Classification of Diseases* section on mental and behavioral disorders or the *Diagnostic and Statistical Manual of the American Psychiatric Association* does not mean that treatment for the condition is a covered benefit.

Surgical Center means a licensed facility that is under the direction of an organized medical staff of Physicians; has facilities that are equipped and operated primarily for the purpose of performing surgical procedures; has continuous Physician services and registered professional nursing services available whenever a patient is in the facility; generally does not provide Inpatient services or other accommodations; and offers the following services whenever a patient is in the center:

- It provides drug services as needed for medical operations and procedures performed;
- It provides for the physical and emotional well-being of the patients;
- It provides Emergency services;
- It has organized administration structure and maintains statistical and medical records.

Telehealth means the practice of health care delivery, diagnosis, consultation, treatment, and transfer of medical data and education using interactive audio, video, or data communications.

Telemedicine means the clinical services provided to patients through electronic communications utilizing a vendor.

Temporomandibular Joint Disorder (TMJ) means a disorder of the jaw joint(s) and/or associated parts resulting in pain or inability of the jaw to function properly.

Terminal Illness or Terminally Ill means a life expectancy of about six months.

Third Party Administrator (TPA) means a service provider hired by the Plan to process claims and perform other administrative services. The TPA does not assume liability for payment of benefits under this Plan.

Totally Disabled means, as determined by the Plan in its sole discretion:

- That an Employee is prevented from engaging in any job or occupation for wage or profit for which the Employee is Qualified by education, training or experience; or
- That a covered Dependent has been diagnosed with a physical, psychiatric, or developmental disorder, or some combination thereof, and as a result cannot engage in Activities of Daily Living and/or substantial gainful activities that a person of like age and sex in good health can perform, preventing an individual from attaining self-sufficiency.
- Diagnosis of one or more of the following conditions is not considered proof of total disability. Conditions are listed in the most recent American Psychiatric Association Diagnostic and Statistical Manual (DSM) or the most recent revision of the International Classification of Diseases – Clinical Modification manual (ICD-CM) in the following categories:
 - Personality disorders; or
 - Behavior and impulse control disorders; or
 - “Z” codes.

Urgent Care means the delivery of ambulatory care in a facility dedicated to the delivery of care outside of a Hospital Emergency department, usually on an unscheduled, walk-in basis. Urgent Care centers are primarily used to treat patients who have Injuries or Illnesses that require immediate care but are not serious enough to warrant a visit to an Emergency room. Often Urgent Care centers are not open on a continuous basis, unlike a Hospital Emergency room that would be open at all times.

Usual and Customary means the amount the Plan determines to be the reasonable charge for comparable services, treatment, or materials in a Geographical Area. In determining whether charges are Usual and Customary, due consideration will be given to the nature and severity of the condition being treated and any medical complications or unusual or extenuating circumstances. **Geographical Area** means a zip code area, or a greater area if the Plan determines it is needed to find an appropriate cross-section of accurate data.

Waiting Period means the period of time that must pass before coverage becomes effective for an Employee or Dependent who is otherwise eligible to enroll under the terms of this Plan. Refer to the Eligibility and Enrollment section of this Plan to determine if a Waiting Period applies.

Walk-In Retail Health Clinics means health clinics located in retail stores, supermarkets, or pharmacies that provide a limited scope of preventive and/or clinical services to treat routine family illnesses. Such a clinic must be operating under applicable state and local regulations and overseen by a Physician where required by law.

You / Your means the Employee.