To: Plan Participants

The Montana University System (MUS) offers a comprehensive Group Benefits Plan called “Choices” or “the Plan.” The Plan offers one Medical Plan, a Prescription Drug Plan, a Basic (preventive) Dental Plan option, a Select Dental Plan option, a Basic Life and Accidental Death & Dismemberment (AD&D) Insurance Plan, and a Long-Term Disability Insurance Plan. The Plan also offers optional benefits including a Vision Hardware Plan, Supplemental Life Insurance (Employee and Dependent), Supplemental AD&D Insurance (Employee and Dependent), and Health Care and Dependent Care Flexible Spending Accounts.

This is the Summary Plan Description for the Medical, Prescription Drug, Dental, and Vision Hardware Plans. There are also separate Life Insurance, Accidental Death and Dismemberment, Long-Term Disability, and Flexible Spending Account Plan Descriptions.

This Summary Plan Description (SPD) explains the benefits Plan Participants may receive as a member of the MUS Group Benefits Plan (known as the Plan or Choices throughout the rest of this document). The Plan provides coverage for benefits Eligible Employees, Retirees, campus affiliates, COBRA enrollees, and Eligible Dependents.

This SPD will help you, the Plan Participant, understand and use your benefits. You and your eligible covered Dependents should review this SPD. It is the primary Plan Document and it will help Plan Participant understand the coverage provided, the steps to follow to access Plan benefits, specific exclusions or limitations under the Plan, how the Plan is funded, and your rights & responsibilities as a Plan Participant.

Federal Health Care Reform

The federal Patient Protection and Affordable Care Act (the “Affordable Care Act” or “ACA”) continues to affect the way health care coverage is provided by employers. Many of the primary health care reform provisions, such as elimination of lifetime limits on essential health benefits, Dependent coverage for children under age 26, preventive health services, and other patient protections have been implemented by the MUS Group Benefits Plan. New requirements continue to be placed by ACA on employers and their group health plans. The “employer mandate,” also referred to as the “employer shared responsibility” or “pay or play” affects employers when tracking coverage when (1) they do not offer health care coverage to all full-time Employees or (2) the coverage they do offer is not affordable or does not provide a certain minimum level of benefits.

To comply with the employer mandate, the MUS continues to offer coverage to any Employee who works an average of 30 or more hours per week (or an average of 130 hours per month). For some employment categories, such as adjunct faculty, coaches, and certain other seasonal or temporary Employees, the MUS needs to track actual hours worked or create a reasonable method for crediting hours worked. The MUS will credit an adjunct faculty member with 3 hours of service per week for every credit hour taught per week.

It is important to know the definitions provided in the MUS SPD that defines plan and eligibility requirements are the rules the MUS Group Benefits Plan will follow.

Final IRS regulations under ACA allow employers to identify full-time Employees by calculating Employees’ hours during a specified period of months (a measurement period) and then locking in that status (full-time or not) for a separate specified period (a stability period). Following this regulation will
allow the MUS to comply with the employer mandate. The IRS ‘safe harbors’ regulations uses the following defined terms:

A “measurement period” is the look-back period over which hours are calculated to determine whether an Employee has averaged at least 30 hours per week. There are two types of measurement periods: standard measurement periods and initial measurement periods.

The “standard measurement period” is used for ongoing Employees.

The “initial measurement period” is used for new Employees.

The “stability period” is the look-forward period for which an Employee’s status (determined during the measurement period as full-time or not) is generally locked in, regardless of the Employee’s actual hours during this period (provided that the Employee continues to be an Employee during the stability period). The stability period begins at the end of the measurement period and any administrative period.

The “administrative period” is a period after the end of a measurement period – and before the beginning of the next stability period – during which an employer can perform administrative tasks, such as calculating the hours for the measurement period and determining eligibility for an offer of coverage.

An “ongoing Employee” is an Employee who has been employed for at least one complete standard measurement period.

An Employee is a “variable-hour Employee” if it cannot be determined on the Employee’s start date that the Employee is reasonably expected to work an average of at least 30 hours per week during the initial measurement period (based on the facts and circumstances on the Employee’s start date).

An “hour of service” means (1) each hour for which an Employee is paid, or entitled to payment, for the performance of duties for the employer, and (2) each hour for which an Employee is paid, or entitled to payment, by the employer for a period where no duties are performed due to vacation, holiday, Illness, incapacity (including disability), layoff, jury duty, military duty, or leave of absence. Hours of Service for all Employees are credited using actual Hours of Service from records of hours worked and hours for which payment is made or due. Three (3) Hours of Service will be applied for each credit taught by adjunct faculty. For example, 6 credits taught will equate to 18 Hours of Service.

The Plan elects to use the look-back measurement method with respect to all Employees for purposes of identifying those Employees who are full-time Employees, which also identifies those Employees who are benefits Eligible Employees.

The Plan elects to define the MUS standard measurement period as a 12-month period beginning June 1 each year and ending the following May 31.

The Plan elects to define the stability period as a 12-month period that an Employee has health care coverage based on the requirements of ACA if actively employed.

The Plan elects to define the administrative period as the 30-day period beginning on June 1 each year and ending June 30 each year.

The MUS, in its role as an employer sponsored group health plan, will be required to file annual informational return with the Internal Revenue Service (IRS) about the offer of health plan coverage made.
to you and your covered Eligible Dependents. The MUS will also furnish annual statements to Employees covered on the MUS health plan coverage. Compliance with employer reporting requirements is mandatory.

**Plan Funding**
The MUS Medical Plan, Prescription Drug Plan, Dental Plan(s), and the Vision Hardware Plan are self-insured (self-funded). Premium contributions go directly into a fund, which is used to pay the cost of benefits for Plan Participants who experience Illness or Injury. To keep the Plan financially sound and affordable, it is important that all Plan Participants use their benefits responsibly. Plan Participants are expected to pay a portion of their medical costs in the form of annual Deductibles, percentage Coinsurance and/or flat dollar Copayments. These cost-containment features are part of the Plan design, so Plan funds will be available should a high-cost Medical Emergency or a catastrophic Illness strike a Plan Participant.

As a Plan Participant, you should consider the following ways to personally help as a cost-savings for yourself and your Plan:

1. **Make sure that planned (non-emergency) services are covered.** Look over this Plan Description to see what services are covered, what services have benefit limits (defined in the current MUS Choices Enrollment Workbook Schedule of Benefits), and which require you to contact the Medical Plan Claims Administrator for Prior Authorization. It is important to Prior Authorize any services that are new and could be considered Experimental or services that may be considered Cosmetic. You should contact the Medical Plan Claims Administrator to Pre-Certify any planned admission to a Hospital or facility or within 24-hours of an emergency admission. Since you are responsible for non-covered charges, you should make sure your stay meets your Plan’s criteria for coverage.

   You may also review your benefits online at [www.choices.mus.edu](http://www.choices.mus.edu) or contact the Medical Plan Claims Administrator.

2. **Use your Medical Plan’s In-Network Providers (also called Participating or Preferred Providers).** In-Network Providers accept the Allowed Amount for services as their full reimbursement, saving you charges above the Allowed Amount (no balance billing). Using In-Network Providers provides the best benefit for covered services (Copayments for office visits and the lowest Deductible, Coinsurance percentage, and Out-of-Pocket Maximum).

   If you choose to use an Out-of-Network Provider (non-Participating or non-Preferred Provider), you may wish to ask your Provider in advance if they would accept the Allowed Amount as payment in full.

3. **Ask your Hospital and/or Physician to use In-Network (Participating or Preferred) Providers for ancillary services.** This includes services of a referring Physician, an anesthesiologist, radiologist, or independent laboratory.

4. **Consider using public health services for immunizations you need.**

5. **Consult with a Physician by phone when you are uncertain that if a medical symptom is serious enough to justify a visit.**

6. **Use emergency rooms only for Medical Emergencies.** On weekends or evenings when your Physician’s office is closed, use a freestanding clinic or urgent care center, where available, for urgent or emergent care.

7. **Discuss with your Physician the risks, alternatives, and fees before treatment or drugs are prescribed.** You should ask enough questions to assure yourself: (1) that the treatment is necessary and
appropriate for your condition, (2) does not involve unacceptable risks, and (3) that no better option exists, or no equally effective but less costly option exists.

8. **Consider seeking a second opinion for non-emergency surgical procedures.** It is your health that is at stake. You should know if another qualified medical specialist would not advise surgery or the same kind of surgery as your doctor recommends.

9. **Request generic drug prescriptions when possible.** Generic drugs are usually less expensive than comparable name brands.

10. **Read your medical bills.** Make sure you were only billed for services that you received. If you do not think you were billed correctly, call your Physician’s office or the Hospital and bring the matter to their attention.

11. **Finally, the most important thing you can do is guard your health.** Eat right, exercise, stop smoking, limit alcohol consumption, and participate in the MUS Wellness Programs. A healthy lifestyle can prevent or mitigate many common Illnesses. Only you can make the choices that will improve your lifestyle and your health.
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Section 1
ELIGIBILITY

A. ELIGIBLE EMPLOYEE

An individual employed by a unit of the Montana University System, Office of the Commissioner of Higher Education, or other agency or organization affiliated with the Montana University System or the Board of Regents of Higher Education is eligible to enroll in the MUS Group Benefits Plan under the provisions of Section 2, if qualified under one of the following categories:

1. Permanent faculty or staff members regularly scheduled to work at least twenty (20) hours per week or forty (40) hours over two (2) weeks for a continuous period of six (6) months or more in a twelve (12) month period.

2. Temporary faculty or staff members regularly scheduled to work at least twenty (20) hours per week or forty (40) hours over two (2) weeks for a continuous period of six (6) months or more, or who do so regardless of schedule.

3. Seasonal faculty or staff members regularly scheduled to work at least twenty (20) hours per week or forty (40) hours over two (2) weeks for six (6) months or more per year, or who do so regardless of schedule.

4. Employees with an individual contract under the authority of the Board of Regents which provides for eligibility under one of the above requirements.

Student Employees who occupy positions designated as student positions by a campus are not eligible to join the Plan.

Important: The above categories set forth the definitions to follow for plan and eligibility requirements.

B. ELIGIBLE DEPENDENTS

Note: The Plan has “closed enrollment”, which means that a legal spouse may not be added to the Plan unless there is a Qualifying Change in Status, also known as a Qualifying Event or Qualifying Life Event.

An Eligible Employee, defined above, who enrolls in the Plan as a Subscriber may enroll the following Eligible Dependents according to the terms of Section 2, and continue the coverage of some or all Dependents along with continuation of the Employee’s coverage under Retiree or COBRA provisions of Sections 3 or 4.

1. Legal Spouse – The Subscriber’s legal spouse, legally married or certified common-law married (filed with the County Clerk and Recorder’s office), as defined by Montana law.

   An Eligible Dependent does not include a legal spouse who is currently legally separated or divorced from the Subscriber and has a court order or decree stating such from a court of competent jurisdiction.

2. Child(ren) – A Subscriber’s child will be an Eligible Dependent until reaching the limiting age of twenty-six (26) without regard to student status, marital status, financial dependency or residency status with the Subscriber or any other individual. When a Dependent Child reaches the applicable limiting age, coverage will end on the last day of the child’s birthday month.
A Subscriber’s child will be an Eligible Dependent if the child meets the following criteria:

Is a natural child of, a legally adopted child of, or a child placed for adoption with the Subscriber or the Subscriber’s legal spouse; or a child who has one of the following parent-child relationships with the Subscriber:

1) Court-ordered custody of the child by the Subscriber or the Subscriber’s legal spouse.
2) Legal guardianship of the child by the Subscriber or the Subscriber’s legal spouse.
3) Child for whom the Subscriber or the Subscriber’s legal spouse is responsible for medical insurance under a Qualified Medical Child Support Order.

Proof of the above relationships must be provided upon request of the campus Human Resources/Benefits Office or the Plan Administrator.

C. DISABLED DEPENDENT CHILD

An unmarried Dependent Child who is mentally or physically impaired and is enrolled in the Plan when they turn age twenty-six (26) may continue coverage on the Plan after age twenty-six (26), provided the child is incapable of self-supporting employment and is chiefly dependent upon the Subscriber for support and maintenance. Proof of incapacity must be submitted to the Medical Plan Claims Administrator for review within thirty-one (31) days of the child's 26th birthday. The Medical Plan Claims Administrator will request additional proof of continued incapacity annually. The Physician’s Statement for Mentally or Physically Impaired Dependent Child form is available at the campus Human Resource/Benefits Office or online at www.choices.mus.edu.

Note: A disabled Dependent Child, age twenty-six (26) or older, cannot be added to the Plan.

D. RESCISSION OF COVERAGE

Group health plans, including the MUS Plan, are prohibited from rescinding coverage for individuals who are covered under the Plan, except in cases where the individual has engaged in fraud or made an intentional misrepresentation of material fact, as prohibited by the Plan and with advanced notice. The term “Rescission” means a cancellation or discontinuance of coverage that has a retroactive effect. Retroactive cancellation of coverage may occur with enrollment of a Dependent who is not eligible for coverage under the Plan’s terms. Enrolling an ineligible Dependent or otherwise failing to comply with the Plan’s requirements will constitute fraud or an intentional misrepresentation of a material fact that will trigger Rescission. It is the responsibility of the Subscriber to provide accurate information and to make accurate and truthful statements, including information and statements regarding family status, age, and relationships. It is also the Subscriber’s responsibility to update previously provided information and statements. The consequences of covering ineligible individuals include liability for benefits already paid that may be asserted against the Subscriber. All claims for health care benefits incurred on or after the Rescission date will be rejected. The Rescission of coverage constitutes an Adverse Benefit Determination, and the Subscriber may file a claim under the Plan’s internal claim and appeal procedures to challenge the Rescission.

E. ENROLLMENT AND RESPONSIBILITY FOR REMOVING INELIGIBLE DEPENDENTS

1. When you enroll a Dependent in the Plan, you represent the following:
   a. The individual is eligible under the terms of the Plan; and
   b. You must provide evidence of eligibility.

2. Further, you understand that:
   a. The Plan is relying on your representation of eligibility in accepting the enrollment of your Dependent; and
   b. Your failure to provide required evidence of eligibility is evidence of fraud and material misrepresentation; and
c. Your failure to provide evidence of eligibility will result in disenrollment of the individual, which may be retroactive to the date as of which the individual became ineligible for Plan coverage, as determined by the Plan Administrator and subject to the Plan’s provisions on rescissions of coverage.

3. It is the responsibility of the Subscriber to contact their campus Human Resources/Benefits Office to remove from coverage any Dependent who ceases to be eligible, as defined in Sections B. and C. above, within thirty (30) days of the loss of eligibility. Failure to notify the campus Human Resources/Benefits Office of the Dependent’s loss of Dependent status within sixty (60) days will result in the Dependent’s loss of COBRA rights as described in Section 4. COBRA Subscribers should contact their COBRA Administrator directly to report a Dependent’s loss of Dependent status (see Section 4 for COBRA rights of an individual who ceases to qualify as a Dependent). After the month in which a Dependent’s eligibility ends, the Subscriber will be held responsible for repayment of any claims dollars paid for an ineligible Dependent’s claims for services.

PREMIUM ADJUSTMENT: Premiums paid pre-tax for a Dependent who is no longer eligible may not be retroactively adjusted to provide a refund back more than thirty (30) days or beyond the start of the calendar year, whichever comes first.

Section 2
ENROLLMENT, CHANGES IN ENROLLMENT, EFFECTIVE DATES OF COVERAGE

A. NEW EMPLOYEE BENEFITS ENROLLMENT

ENROLLMENT OPTIONS: New benefits Eligible Employees have the option of enrolling themselves and any Eligible Dependents as Plan Participants or waiving all coverage during a thirty (30) day initial benefits enrollment period that begins the day following the date of hire or the first date of eligibility under the Plan. If the Employee chooses to enroll, the Employee must enroll in the mandatory Employee benefits (Medical Plan, a Dental Plan (Basic or Select plan), a Basic Life/Accidental Death & Dismemberment (AD&D) Insurance plan option, and a Long-Term Disability Insurance plan option). Eligible Dependents may be enrolled in the Medical Plan and/or selected Dental Plan. During this initial benefits enrollment period, the Employee may also elect (and, if applicable, enroll Eligible Dependents in) optional benefits (Supplemental Life, Supplemental AD&D, Vision Hardware Plan, or Flexible Spending Accounts) according to the provisions of those benefit plans. All benefit elections are irrevocable and cannot be changed until the next annual benefits enrollment period or unless the Plan Participant experiences a Qualifying Event, subject to any Plan restrictions.

PREMIUM PAYMENT: The MUS makes an employer contribution toward benefits for Eligible enrolled Employees. Enrollment in benefits with monthly premium costs exceeding the employer contribution authorizes the MUS to deduct the extra monthly premium costs from the Employee’s pay through payroll deduction. Payroll deductions for Medical, Dental, Basic Life/Accidental Death and Dismemberment (AD&D), Long-Term Disability Insurance, and for optional Vision Hardware coverage are pre-tax benefit elections under IRS Code Section 125, unless the Employee opts out of pre-tax premium payment. Opting out precludes participation in a Flexible Spending Account described in Section 11.

EFFECTIVE DATE: Benefits coverage shall be effective on the enrollment date, which is the date of hire if eligible on that date, or the first date of eligibility under the Plan. Benefits enrollment for new benefits Eligible Employees and their Eligible Dependents must be completed within the thirty (30) day initial benefits enrollment period. (See separate Plan Descriptions for the Effective Dates for Life, Accidental Death and Dismemberment and Long-Term Disability insurance.)
Dependent verification documentation to support adding Eligible Dependents to the Plan will be required as proof of evidence of eligibility and must be received by the campus Human Resources/Benefits Office within the thirty (30) day initial benefits enrollment period.

IF THE EMPLOYEE CHOOSES TO WAIVE ALL COVERAGE: If a new benefits Eligible Employee chooses to waive coverage, the Employee waives all mandatory benefit coverages including Medical, Dental, Basic Life/AD&D, Long-Term disability, and all optional benefits and forfeits the employer contribution toward benefits until any later enrollment. If a new benefits Eligible Employee waives coverage, the Employee may not enroll their Dependent Child(ren) in the Plan until the next annual benefits enrollment period or they have a Qualifying Event. In making the decision to waive all coverage, it is recommended that the Employee discuss implications of waiving all coverage with their campus Human Resources/Benefits Office as to better understand the benefits of the employer contribution. The employer contribution must be paid to the Plan even if an Employee chooses to waive coverage.

Note: The Plan has “closed enrollment” which means that a legal spouse may not be added to the Medical or Dental Plans after the thirty (30) day initial benefits enrollment period unless there is a Qualifying Event or Qualifying Life Event.

DEFAULT COVERAGE: If a new benefits Eligible Employee neither enrolls nor waives coverage within the thirty (30) day initial benefits enrollment period, the Employee will default to Employee only coverage defined in the current MUS Choices Enrollment Workbook. The cost of default coverage will be within the employer contribution. This coverage will consist of:

1. Employee Only – BlueCross BlueShield Medical Plan
2. Employee Only – Basic Dental Plan
3. Basic Life/AD&D – Option 1 ($15,000)
4. Long-Term Disability – Option 1 (60% of pay/180-day waiting period)

B. ANNUAL BENEFITS ENROLLMENT

Each year, the MUS will designate an annual benefits enrollment period. During annual benefits enrollment, the Subscriber may change their benefit elections, subject to any Plan restrictions. All enrollments and benefit election changes are irrevocable and will be effective for the new Benefit Plan Year beginning July 1. (See the current MUS Choices Enrollment Workbook for plan options and premium costs.)

PREMIUM PAYMENT: Enrolling in benefits commits the Subscriber to paying any required Out-of-Pocket monthly premiums for benefit elections. For Employees, it authorizes MUS to deduct monthly premium costs through payroll deduction that exceed the employer contribution as described in provision A. of this Section.

C. SPECIAL ENROLLMENT PERIOD (MID-YEAR CHANGE)

Subscribers on the MUS Group Benefits Plan may make benefit election changes mid-year, subject to any Plan restrictions, if:
1. they have a qualifying change in status, as described below; and
2. the requested change in benefit elections is consistent with the change in status; and
3. the request for a change in benefit elections is made within sixty-three (63) days of the event or as specifically indicated below.

An Eligible Dependent may be enrolled in the Plan during a sixty-three (63) day Special Enrollment period as provided by the Health Insurance Portability and Accountability Act (HIPAA) when one of the Special Enrollment events (Qualifying Event or Qualifying Life Event) listed below occurs. The sixty-three (63) day Special Enrollment period begins on the date of the Special Enrollment event. A request for Special Enrollment must be made through the online benefits enrollment system, Benefitsolver, during the sixty-three (63) day Special Enrollment period and all required evidence of

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eligibility documentation must be submitted to the campus Human Resources/Benefits Office within the sixty-three (63) day Special Enrollment period.

Dependent evidence of eligibility verification documentation to support the Special Enrollment request (mid-year change) will be required as proof of eligibility and must be received by the campus Human Resources/Benefits Office within the sixty-three (63) day Special Enrollment period.

QUALIFYING EVENTS AND PERMITTED BENEFIT ELECTION CHANGES: The following are qualifying changes in status and permitted changes in benefit elections:

1. **Marriage** – An Employee who marries and is eligible but not enrolled in the Plan may enroll self, the new legal spouse, and any other Eligible Dependents. A Subscriber who marries may enroll the new legal spouse and any other Eligible Dependents and change benefit elections, subject to any Plan restrictions. **Coverage will be effective on the first day of the first calendar month following the Plan’s receipt of the request for Special Enrollment and receipt of Dependent verification documentation.** Benefits enrollment must be completed within the sixty-three (63) day Special Enrollment period, including submission of evidence of eligibility documentation. Benefit elections may be changed to reduce coverage if individuals currently on the Plan become eligible for and move to the new legal spouse’s health plan. *(See separate Plan Descriptions for the Effective Dates for Life, Accidental Death and Dismemberment and Long-Term Disability insurance.)*

2. **Birth** – The birth of a child of an Employee who is eligible but not enrolled in the Plan allows the Employee to enroll self, the newborn, and any other Eligible Dependents (legal spouse or children). The birth of a child of a Subscriber allows the Subscriber to enroll the newborn and any other Eligible Dependents (legal spouse or children) and change benefit elections, subject to any Plan restrictions. **Coverage will be effective on the date of birth. The request for Special Enrollment must be completed within the sixty-three (63) day Special Enrollment period, including submission of evidence of eligibility documentation.** *(See separate Plan Descriptions for the Effective Dates for Life, Accidental Death and Dismemberment, and Long-Term Disability insurance.)*

3. **Adoption or Placement for Adoption** – The adoption of a child by, or placement for adoption of a child with, an Employee who is eligible but not enrolled in the Plan allows the Employee to enroll self, the child, and any other Eligible Dependents (legal spouse or children). The adoption of a child by, or placement for adoption of a child, allows the Subscriber to enroll the child and any other Eligible Dependents (legal spouse or children) and change benefit elections, subject to any Plan restrictions. This provision applies only to children under the age of eighteen (18). **Coverage will be effective on the date of the qualifying adoption or placement for adoption. The request for Special Enrollment must be completed within the sixty-three (63) day Special Enrollment period, including submission of evidence of eligibility documentation.** *(See separate Plan Descriptions for the Effective Dates for Life, Accidental Death and Dismemberment, and Long-Term Disability insurance.)*

4. **Divorce, legal separation, marriage annulment, dissolution of an Adult Dependent, death of a covered legal spouse or covered Adult Dependent** – Benefit elections may be changed for Special Enrollment for a Dependent Child who lose eligibility under a former legal spouse’s plan, subject to any Plan restrictions. Benefit elections may be changed to drop coverage on deceased covered Dependents and on Dependents who are no longer eligible under this Plan, subject to any Plan restrictions.
An ex-spouse, legally separated spouse or Adult Dependent (and associated Dependents) must be removed from coverage within thirty (30) days of the date of the event, i.e., date of divorce decree, date of legal separation decree, or date of dissolution of Adult Dependent. The Subscriber must notify the Plan and provide verification documentation within thirty (30) days of the date of the event to enable the Plan to remove the ex-spouse, legally separated spouse or Adult Dependent (and associated Dependents) from coverage. Termination of coverage is the last day of the month in which the event occurred. A Dependent should be removed from coverage within thirty (30) days of the event to avoid paying premium that cannot be reimbursed. See Section 1, provision D., “RESCISSION OF COVERAGE” for triggering events and consequences. See “EFFECTIVE DATES AND RETROACTIVE PREMIUM ADJUSTMENT” below. See Section 4 for COBRA continuation rights of Dependents who lose eligibility. See separate Life Insurance Plan Descriptions for life insurance claim procedures.

5. A Dependent Child dies or ceases to meet the Plan’s criteria as an Eligible Dependent – Benefit elections must be changed within thirty (30) days of the event to remove an ineligible Dependent Child. Termination of coverage is the last day of the month in which the event occurred. A Dependent Child should be removed from coverage within thirty (30) days to avoid paying premium that cannot be reimbursed. See above paragraph. See Section 4 for COBRA continuation rights of Dependents who lose eligibility. See separate Life Insurance Plan Descriptions for life insurance claim procedures.

6. Loss of Eligibility for other Health Insurance Coverage – Loss of other health insurance coverage by an Eligible Employee due to one of the following causes for an Employee who is eligible for this Plan but not enrolled in the Plan, allows the Eligible Employee to enroll self and any Eligible Dependents (legal spouse and/or children). Loss of other health insurance coverage by an Eligible Dependent of a Subscriber due to one of the following causes allows the Subscriber to enroll the Eligible Dependent and to change benefit elections, subject to any Plan restrictions:

a. The Employee or Eligible Dependent loses eligibility for other health insurance coverage (including Medicaid, Medicare benefits) due to:
   - employment events, such as termination of employment or reduction in work hours; or
   - a change in status resulting in loss of eligibility under other insurance coverage (such as divorce, a Dependent child reaching a limiting age, etc.); or
   - loss of eligibility under other health insurance coverage due to no longer residing, living or working in the plan’s service area.

b. The Eligible Employee or Eligible Dependent loses COBRA insurance coverage under another plan due to the COBRA continuation period is exhausted.

c. The Eligible Employee or Eligible Dependent loses other employer insurance coverage because the plan is terminated by the employer.

Coverage will be effective on the first day of the first calendar month following the Plan’s receipt of the request for Special Enrollment. Benefits enrollment must be completed within the sixty-three (63) day Special Enrollment period, including submission of evidence of eligibility documentation.

Loss of eligibility for other coverage when coverage was terminated due to failure of the Enrollee or Eligible Dependent to pay premiums on a timely basis or coverage was terminated for cause does not constitute a Qualifying Event.

Certificates of Creditable Coverage do not provide proof of loss of eligibility for other health insurance coverage and are not accepted as documentation for a Qualifying Event enrollment.
Voluntary cancellation of other insurance coverage does not constitute a Qualifying Event.

7. Individuals may enroll and become covered when coverage under Medicaid or any state children’s Insurance program recognized under the Children’s Health Insurance Program Reauthorization Act of 2009 (CHIPRA/Healthy Montana Kids (HMK)) is terminated due to loss of eligibility. Coverage will be effective on the first day of the first calendar month following the Plan’s receipt of the request for Special Enrollment. Benefits enrollment must be completed within the sixty-three (63) day Special Enrollment period, including submission of evidence of eligibility documentation.

8. Individuals who are eligible for coverage under this Plan may enroll and become covered on the date they become entitled to a Premium Assistance Subsidy authorized under the Children’s Health Insurance Program Reauthorization Act of 2009. The date of entitlement shall be the date stated in the Premium Assistance Authorization entitlement notice issued by the applicable state agency (HMK or Medicaid). Coverage will be effective on the first day of the first calendar month following the Plan’s receipt of the request for Special Enrollment. Benefits enrollment must be completed within the sixty-three (63) day Special Enrollment period, including submission of evidence of eligibility documentation.

9. Court Ordered Custody or legal guardianship of a child – A court order awarding custody or legal guardianship of a child to a Subscriber or a Subscriber’s legal spouse allows the Subscriber to enroll the child, provided the child is an Eligible Dependent as defined in Section 1. Coverage may be made effective on the date of the court order provided the child is enrolled within sixty-three (63) days of the date of the court order and a copy of the court order is provided to the campus Human Resources/Benefits Office.

10. Qualified Medical Child Support Order – A Qualified Medical Child Support Order (QMCSO) requiring a Subscriber or a Subscriber’s legal spouse to provide medical insurance for the child allows the Subscriber to enroll the child within sixty-three (63) days of the Order, provided the child is an Eligible Dependent as defined in Section 1. Coverage may be made effective on the first day of the month following the date of the Order provided the child is enrolled within sixty-three (63) days of the Order and a copy of the Order is provided to the campus Human Resources/Benefits Office.

11. An Eligible Dependent becomes eligible for other health insurance coverage – Benefit elections may be changed to decrease coverage if the Eligible Dependent leaves this Plan, subject to any Plan restrictions. Coverage termination will be the last day of the month following receipt of proof of new eligibility for other health insurance coverage from the new employer is provided to the campus Human Resources/Benefits Office.

12. An Eligible Dependent’s other health insurance coverage suffers a major adverse change – Benefit elections may be changed for Special Enrollment as described above, subject to any Plan restrictions.

13. Plan Participant becomes eligible for Medicare – The enrollee may cancel or reduce their benefits coverage under the Plan, subject to any Plan restrictions.

EFFECTIVE DATES AND RETROACTIVE PREMIUM ADJUSTMENT: Regardless of when the Plan is notified or learns of a Dependent’s loss of eligibility, coverage terminates effective the first of the month following the month of loss of eligibility, as described in Section 3. See Section 1, provision D., “RESCSSION OF COVERAGE” for triggering events and consequences. Benefit election changes for Special Enrollment described in provision C. are effective on the dates indicated, subject to any Plan restrictions. Premiums paid pre-tax may not be retroactively adjusted to provide a refund back more than thirty (30) days or beyond the start of the calendar year, whichever comes first.
**PREMIUM PAYMENT:** Enrolling in benefits commits the Subscriber to paying any required Out-of-Pocket premiums for benefit elections. For Employees, it authorizes the MUS to collect premium costs that exceed the employer contribution through payroll deduction as described in provision A. of this Section.

**D. IRREVOCABLE BENEFIT ELECTIONS**

Enrolling in benefits commits the Plan Participant to irrevocable benefit elections and monthly premium payments for the Benefit Plan Year. A Plan Participant cannot, under IRS regulations, start, stop, or make changes to benefit elections during the Benefit Plan Year without experiencing a Qualifying Event and the Plan permits for the Mid-Year change to the benefit election(s), subject to any Plan restrictions.

**E. CREDITABLE COVERAGE PROCEDURES**

This provision advises Plan Participants of their Creditable Coverage rights under the federal Health Insurance Portability and Accountability Act (HIPAA). Certificates of Creditable Coverage will no longer be required for proof of continuous health care coverage for determining pre-existing condition exclusion rules on or after December 31, 2014.

**CREDITABLE COVERAGE/Medicare Part D/COB:** An Eligible Employee, Retiree, or Dependent under this Plan may submit to the Plan, Certification of Creditable Coverage from any prior health insurance or health care plan under which the Employee, Retiree, or Dependent had coverage, for the sole purpose of providing an end date to previous insurance or health care coverage. End dates are important to establish for Medicare Part D or Coordination of Benefits (COB). Certificates of Creditable Coverage do not provide proof of loss of eligibility for other health insurance coverage and are not accepted as documentation for a Qualifying Event enrollment.

**F. ADDRESS CHANGES**

**INFORM THE PLAN OF ADDRESS CHANGES:** To protect the Subscriber’s family’s rights, the Subscriber should keep the campus Human Resources/Benefits Office informed of any changes in the addresses for self and family members.

**Section 3**

**LEAVE, LAYOFF, COVERAGE TERMINATION, RE-ENROLLMENT, SURVIVING DEPENDENT, AND RETIREMENT OPTIONS**

**A. SICK AND WORKERS’ COMPENSATION LEAVE**

An Employee enrolled in the Plan who (a) is on approved sick leave under a Montana Board of Regents personnel policy or labor contract, (b) is on approved leave and is receiving Workers’ Compensation benefits for an Injury sustained during MUS employment may remain covered under the Plan for up to one (1) year provided required monthly premium contributions are paid. After sick leave pay and applicable vacation or MUS compensatory pay is exhausted, the Employee will be responsible for paying the entire monthly premium, except for months of leave for which the employer contribution is required by Union contract.

The Employee may change enrollment benefit elections (as provided in Section 2, provision E.) to drop some or all optional and/or Dependent coverage within sixty-three (63) days of the date leave begins or of the date any applicable benefits (sick leave, vacation, MUS compensatory pay, or Workers’ Compensation pay) cease.
See provision F. of this Section for re-enrollment into dropped or lapsed coverage upon return to benefits-eligible employment. See Section 4 for COBRA continuation rights when rights to continue coverage under this provision end.

B. FAMILY AND MEDICAL LEAVE

The Family and Medical Leave Act (FMLA) requires Employers who are subject to FMLA to allow their “eligible” Employees to take unpaid, job-protected leave. The Employer may also require or allow the Employee to substitute appropriate paid leave, including, but not limited to, vacation and sick leave, if the Employee has earned or accrued it. The maximum leave required by FMLA is twelve (12) workweeks in any twelve (12) month period for certain family and medical reasons and a maximum combined total of twenty-six (26) workweeks during any twelve (12) month period for certain family and medical reasons and for a serious Injury or Illness of a member of the Armed Forces to allow the Employee, who is the legal spouse, son, daughter, parent, or next of kin to the member of the Armed Forces, to care for that member of the Armed Forces. In certain cases, this leave may be taken on an intermittent basis rather than all at once, or the Employee may work a part-time schedule.

For these FMLA provisions only, the following definitions apply:

1. “Member of the Armed Forces” includes members of the National Guard or Reserves who are undergoing medical treatment, recuperation, or therapy.

2. “Next of Kin” means the nearest blood relative to the member.

3. “Parent” means Employee’s biological parent or someone who has acted as Employee’s parent in place of Employee’s biological parent.

4. “Serious health condition” means an Illness, Injury impairment, or physical or mental condition that involves:
   A. Inpatient care in a Hospital, hospice, or residential medical facility; or
   B. Continuing treatment by a Health Care Provider (a Doctor of Medicine or Osteopathy who is authorized to practice medicine or surgery as appropriate, by the state in which the doctor practices or any other individual determined by the Secretary of Labor, and to provide health care services).

5. “Serious Injury or illness” means an Injury or Illness incurred in the line of duty that may render the member of the Armed Forces medically unfit to perform their military duties.

6. “Son or daughter” means Employee’s biological child, adopted child, stepchild, foster child, a child placed in Employee’s legal custody, or a child for which Employee is acting as the parent in place of the child’s natural blood related parent. The child must be:
   A. Under the age of eighteen (18); or,
   B. Over the age of eighteen (18), but incapable of self-care because of a mental or physical disability.

7. “Legal spouse” means Employee’s husband or wife as defined or recognized under State law in the State where the Employee resides.

In general, FMLA applies to any employer engaged in interstate commerce or in any industry or activity affecting interstate commerce who employs 50 or more Employees for each working day during each of 20 or more calendar work weeks in the current or preceding Calendar Year. FMLA also applies to
those individuals described in Section 3(d) of the Fair Labor Standards Act, 29 U.S.C. 203(d). The FMLA applies to government entities, including branches of the United States government, state governments and political subdivisions thereof.

Generally, an Employee is eligible for FMLA leave only if the Employee satisfies all of the following requirements as of the date on which any requested FMLA leave is to commence: (1) has been employed by the Employer for a total of at least twelve months (whether consecutive or not); (2) the Employee has worked (as defined under the Fair Labor Standards Act) at least 1,250 hours during the twelve (12) month period immediately preceding the date the requested leave is to commence; (3) the Employee is employed in any state of the United States, the District of Columbia or any Territories or possession of the United States; and (4) at the time the leave is requested, the Employee is employed at a work site where 50 or more Employees are employed by the Employer within 75 surface miles of the work site.

FMLA leave must be granted (1) to care for the Employee’s newborn child; (2) to care for a child placed with the Employee for adoption or foster care; (3) to care for the Employee’s spouse, son, daughter, or parent, who has a serious health condition; (4) because the Employee’s own serious health condition prevents the Employee from performing their job; or (5) because of a qualifying exigency, as determined by the Secretary of Labor, arising out of the fact that a spouse, son, daughter or parent of the Employee is on active duty or has been called to active duty in the Armed Forces in support of a contingency operation (i.e., a war or national emergency declared by the President or Congress).

Ordinarily, an Employee must provide thirty (30) days advance notice when the requested leave is “foreseeable.” If the leave is not foreseeable, the Employee must notify the Employer as soon as is practicable, generally within one to two working days. An employer may require medical certification to substantiate a request for leave requested due to a serious health condition. If the leave is due to the Employee’s serious health condition, the Employer may require second or third opinions, at the Employer’s expense, and a certification of fitness to return to work prior to allowing the Employee to return to work.

For the duration of FMLA leave, the Employer must maintain the Employee’s health coverage under any “group health plan” on the same conditions as coverage would have been provided if the Employee had been in Active Service during FMLA leave period. Taking FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an Employee’s leave, unless the loss would have occurred even if the Employee had been in Active Service.

Employers cannot interfere with, restrain or deny the exercise of any right provided under the FMLA or to manipulate circumstances to avoid responsibilities under the FMLA. Employers may not discharge or discriminate against any individual who opposes any practice made unlawful by the FMLA or who may be involved in a proceeding under or relating to the FMLA.

The U.S. Department of Labor is authorized to investigate and resolve complaints of FMLA violations. An Eligible Employee may also bring a civil action against an employer for FMLA violations. The FMLA does not supersed any federal or state law prohibiting discrimination and does not supersede any state or local law or collective bargaining agreement which provides greater family or medical leave rights. For additional information, contact the nearest office of Wage and Hour Division, listed in most telephone directories under U.S. Government, Department of Labor.

C. EXTENDED LEAVE OF ABSENCE

An Employee enrolled in the Plan who is granted an extended leave of absence under a Montana Board of Regents personnel policy or labor contract may remain covered under the Plan for up to two (2) years provided required monthly premium contributions are paid, except for the following:
Life and Long-Term Disability may not be continued beyond one year (12 months) from the date the leave begins. Please see the Life and Long-Term Disability Plan Descriptions. After applicable vacation or MUS compensatory pay is exhausted, the Employee will be responsible for paying the entire monthly premium.

The Employee may change enrollment benefit elections (as provided in Section 2, provision E.) to drop optional and/or Dependent coverage within sixty-three (63) days of the date leave begins. See provision F. of this Section for re-enrollment in lapsed or cancelled benefits upon return to benefits-eligible employment. See Section 4 for COBRA continuation rights when rights to continue coverage under this provision end.

D. STATE AND FEDERAL COVERED MILITARY LEAVE

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA): When an Employee enrolled in the Plan is absent from employment with the MUS due to service in the uniformed services and such absence or leave is subject to Federal USERRA requirements, the Employee may elect to continue Medical and Dental coverage under this Plan for self and any covered Eligible Dependents. The maximum period of coverage is the period of service and subsequent time USERRA provides for reporting back to work, not to exceed a twenty-four (24) month period beginning on the date the Employee’s absence begins.

PREMIUM PAYMENT: An Employee who elects to continue coverage shall not be required to pay more than 102% of the full premium associated with the same coverage for the Employer’s other Employees. After any accumulated vacation or MUS compensatory pay, which the Employee chooses to have applied to premiums, the Employee will be responsible for paying the entire monthly premium contribution, except that an Employee who is called to service for less than thirty-one (31) days will only be responsible for the Employee monthly premium contribution made prior to such service. See provision F. below for re-enrollment rights if coverage lapses.

MT MILITARY SERVICE EMPLOYMENT RIGHTS ACT (MMSERA): When an Employee enrolled in the Plan is absent from employment with the MUS due to State Active Duty service and such leave is subject to MMSERA requirements, the Employee may elect to continue Medical and Dental coverage under this Plan for self and their Eligible Dependents. The maximum period of coverage is the period beginning on the thirty-first (31st) consecutive day of State Active Duty and ending on the day immediately before the day the Employee returns to a position of employment with the MUS, provided the Employee returns to employment in a timely manner, or ending on the day immediately after the day the Employee fails to return to employment in a timely manner.

“A timely manner” means the following:
1. For a State Active Duty period of thirty (30) days through one hundred eighty (180) days, the next regularly scheduled day of Active Service following fourteen (14) days after the termination of State Active Duty.
2. For a State Active Duty period of more than one hundred eighty (180) days, the next regularly scheduled day of Active Service following ninety (90) days after the termination of State Active Duty.

“State Active Duty” means services performed by a Montana National Guard member when a disaster is declared by the proper State authority and includes the period of recovery certified by a licensed Physician to recover from an Illness or Injury incurred while performing State Active Duty.

PREMIUM PAYMENT: An Employee who elects to continue Plan coverage may not be required to pay more than one hundred two percent (102%) of the full Plan monthly premium contribution associated with such coverage for the Employer’s other Employees, except that if an Employee performs State Active Duty for less than one hundred eighty-one (181) days, such Employee may not be required to pay more than the regular Employee share, if any.
EXCEPTION TO USERRA AND MMSERA: These provisions will not apply to the coverage of any Illness or Injury determined by the Secretary of Veterans Affairs or the Montana Department of Military Affairs to have been caused by or aggravated during performance of service in the uniformed services.

See provision F. of this Section for re-enrollment into dropped or lapsed benefits upon return to benefits-eligible employment. See Section 4 for COBRA continuation rights when rights to continue coverage under this provision end.

E. TEMPORARY LAYOFF

A classified staff member enrolled in the Plan who is placed on temporary layoff under the provisions of a Montana Board of Regents personnel policy or labor contract may remain covered under the Plan for six (6) months, provided required monthly premium contributions are paid as provided under the State Employee Protection Act, § 2-18-1205, MCA.

The Employee may change enrollment benefit elections (as provided in Section 2, provision E.) to drop optional and/or Dependent coverage within sixty-three (63) days of the date layoff begins or of the date any applicable vacation or compensatory pay ceases. See provision F. for re-enrollment into dropped or lapsed benefits upon return to benefits-eligible employment. See Section 4 for COBRA continuation rights when rights to continue coverage under this provision end.

F. COVERAGE TERMINATION

Coverage ends for a Subscriber at 12:01 a.m. on the day any one of the following events occurs (unless coverage is continued under COBRA provisions described in Section 4):

1. The first day of the month following the month in which an Employee terminates employment; or

2. On the first day of the month in which the Subscriber’s coverage terminates under the Plan; or

3. The first day of the month following the month for which required monthly premium contributions have not been paid; or

4. The day an Employee enters active duty (defined as more than thirty (30) days of fulltime service) with the Armed Forces of any country. See State and Federal Covered Military Leave rights described in provision C. of this Section; or

5. The day the Plan is terminated by the Montana Board of Regents and a Plan of Benefits is no longer offered; or

6. The first day of the month following the month in which the Subscriber ceases to be eligible for coverage; or

7. The first day of the month following the date in which the Subscriber dies.

Coverage also ends for an enrolled Dependent (unless coverage is continued under Surviving Dependent provisions below or under COBRA provisions described in Section 4) at 12:01 a.m. on the day any one of the following occurs:

1. On the first day of the month following the month in which the Dependent ceases to be an Eligible Dependent as defined by the Plan; or

2. On the first day of the month in which the Subscriber’s coverage terminates under the Plan; or
3. The first day of the month following the month for which the Subscriber fails to make any required monthly premium contributions for Dependent coverage; or

4. The day the Plan is terminated by the Board of Regents and a Plan of Benefits is no longer offered; or

5. The first day of the month following the date the Employer terminates the Dependent’s coverage; or

6. On the first day of the month following the date in which the Subscriber dies; or

7. The date the Dependent enters active duty (defined as more than thirty (30) days of full-time service) with the Armed Forces of any country.

The Subscriber is responsible for notifying the Plan of a Dependent’s loss of eligibility as described in Section 1, provision E.

G. RE-ENROLLMENT IN LAPSED, CANCELLED OR TERMINATED BENEFITS FOLLOWING APPROVED LEAVE OR TEMPORARY LAYOFF:

Employees who cancel or let their Medical, Dental, and/or Vision Hardware Plan coverages lapse, or who cancel coverage on their Eligible Dependents during one of the above approved leaves or during a temporary layoff of no more than six (6) months, may re-enroll themselves and any formerly covered Eligible Dependents upon return to benefits-eligible employment. Upon re-enrollment, Employees and any formerly covered Eligible Dependents will be reinstated to the same benefit elections as before the approved leave or layoff.

REINSTATEMENT OF COVERAGE:

Employees terminated and rehired within sixty-three (63) days of their last day of coverage may re-enroll in the Plan and will be reinstated to the same benefit elections as before their termination. Eligible Dependents can only be added if there has been a Special Enrollment or Mid-Year Change Qualifying Event as described in Section 2. See separate Plan Descriptions for Life, Accidental Death and Dismemberment, and Long-Term Disability insurance re-enrollment requirements and restrictions.

Employees rehired after sixty-three (63) days of their last day of coverage may enroll in the Plan the same as a new benefits Eligible Employee and make new benefit elections and may enroll any Eligible Dependents. See separate Plan Descriptions for Life, Accidental Death and Dismemberment, and Long-Term Disability insurance re-enrollment requirements and restrictions.

H. SURVIVING DEPENDENT CONTINUATION OF COVERAGE

Pursuant to §2-18-704, MCA, a surviving Dependent of a Subscriber (Employee or Retiree) may continue certain group health insurance benefits as described below.

The surviving legal spouse or Adult Dependent covered by the Plan at the time of the Subscriber’s death may remain on the Plan and continue the Plan coverage options (Medical, Dental, and/or Vision Hardware Plans) they were on at the time of death on self and any Dependents covered by the Plan at the time of the Subscriber’s death through self-payment of Plan monthly premiums, provided enrollment and monthly premium payment as a surviving legal spouse or Adult Dependent occurs within sixty-three (63) days of the death. A child born to the covered surviving legal spouse or Adult Dependent that was conceived before or a child for whom adoption proceedings were initiated before
the Subscriber’s death may also be enrolled in the Plan, provided the child is enrolled within sixty-three (63) days of birth or of the adoption event.

A covered surviving legal spouse or Adult Dependent may continue coverage for as long as they make the required self-payment of Plan monthly premiums as a survivor only or survivor and child(ren).

Surviving dependent child(ren) covered by the Plan at the time of the Subscriber’s death may independently remain on the Plan and continue the Plan coverage options (Medical, Dental, and/or Vision Hardware) they were on at the time of death through self-payment of Plan monthly premiums as a survivor only until they cease to meet Dependent child eligibility criteria described in Section 1, provision B., provided enrollment and monthly premium payment as a surviving dependent occurs within sixty-three (63) days of the death.

Surviving dependent coverage becomes effective on the first of the month following the Subscriber’s death provided required self-payment of Plan monthly premiums is paid.

There is no Employer monthly premium contribution toward survivor benefits.

The right to continue coverage under the Plan, for Medical, Dental, and/or Vision Hardware, is a one-time opportunity.

EXCEPTION: A surviving dependent who is Medicare-eligible is required to be enrolled in both Medicare Part A and Part B if continuing coverage on the Medical and Prescription Drug Plans and will be enrolled in the Medicare Retiree Plan coverage option(s) and will be required to self-pay the Medicare Retiree Plan monthly premiums as a survivor or survivor and child(ren).

SURVIVORS WHO FAIL TO CONTINUE COVERAGE WITHIN SIXTY-THREE (63) DAYS OF THE DEATH OR WHO ALLOW COVERAGE TO LAPSE DUE TO NONPAYMENT OF MONTHLY PREMIUMS MAY NOT LATER REJOIN THE PLAN.

COBRA ALTERNATIVE: Alternatively, a surviving legal spouse or Adult Dependent may elect to continue current coverage(s) (Medical, Dental, and/or Vision Hardware) for self and covered Eligible Dependents (or a Dependent Child could independently elect to continue coverage on self) under COBRA as described in Section 4. The surviving legal spouse’s COBRA rights are waived if the surviving legal spouse elects surviving Dependent coverage. Similarly, a Dependent Child’s COBRA rights are waived if the Dependent Child independently elects to continue surviving Dependent coverage on self.

I. RETIREE COVERAGE

ELIGIBILITY: An individual retiring from a unit of the MUS or any agency or organization affiliated with the MUS or the Montana Board of Regents of Higher Education may continue certain group health insurance benefits as described below. To be eligible as a Retiree, the individual must be eligible to receive benefits from the public retirement plans, as specified below, at the time the Employee leaves employment with the MUS. Retirees who are in the Montana University System Retirement Plan (MUS-RP) (formerly the Optional Retirement Plan (ORP)) (with investment options through TIAA), the Public Employees’ Retirement System (PERS), the Teachers’ Retirement System (TRS) or any other defined contribution plan sponsored by the MUS or the State of Montana must, in order to continue certain group health insurance benefits at the time they leave employment with the MUS, meet the following criteria for their specific retirement plan:

MUS-RP: The Retiree must be at least age fifty (50) and completed five (5) years of membership service.

PERS Defined Benefit Plan:
• For members hired before July 1, 2011: The Retiree must be at least age fifty (50) with five (5) years of membership service or any age under sixty (60) with twenty-five (25) years of membership service.
• For members hired on or after July 1, 2011: The Retiree must be at least age fifty-five (55) with five (5) years of membership service.

PERS Defined Contribution Plan: The Retiree must be at least age fifty (50) and completed five (5) years of membership service.

TRS:
• For Tier One members (hired before July 1, 2013): The Retiree must be at least age fifty (50) with five (5) years of membership service, or any age under sixty-five (65) with twenty-five (25) years of membership service.
• For Tier Two members (hired after July 1, 2013): The Retiree must be at least age fifty-five (55) with five (5) years of membership service.

CONTINUATION OF COVERAGE: An Eligible Retiree must arrange with their campus Human Resources/Benefits Office to continue coverage as a Retiree on a self-pay basis within sixty-three (63) days of retirement. All Retiree status changes must be reported to the campus Human Resources/Benefits Office to facilitate premium and enrollment adjustments. A covered Retiree may continue coverage, as well as coverage for their covered legal spouse and/or their covered Dependent Child(ren), in the Medical Plan, with an option to continue enrollment in the Select Dental Plan and/or the Vision Hardware Plan. The right to continue coverage under the Plan, for Medical, Dental, and/or Vision Hardware, is a one-time opportunity.

RETIREES WHO FAIL TO CONTINUE COVERAGE WITHIN SIXTY-THREE (63) DAYS OR WHO ALLOW COVERAGE TO LAPSE DUE TO NONPAYMENT OF MONTHLY PREMIUMS MAY NOT LATER REJOIN THE PLAN.

PREMIUM PAYMENT: An Eligible Retiree may be able to apply payout from their final paycheck toward Retiree premiums through the end of the calendar year or the Benefit Plan Year, whichever comes first, on a pre-tax basis. Discuss this option with your campus Human Resources/Benefits office. Other payment options include:

1. **Automatic Deductions** – When possible, the Retiree should arrange monthly automatic deductions from the retirement annuity received from the Teachers Retirement System, Public Employees Retirement System, Optional Retirement Plan, or other retirement benefit, or directly from a checking or savings account via scheduled automated clearing house (ACH) transactions via Businessolver, the MUS Direct Bill Administrator.
2. **Online Payments** – Retirees may submit monthly premium payments online via the MUS benefits enrollment administration system, Benefitsolver, by logging into the Benefitsolver system from the MUS Choices website at www.choices.mus.edu.
3. **Manual Payments** – Retirees may make monthly premium payments with a check to MUS by mailing payments to Businessolver, the MUS Direct Bill Administrator, with the provided physical billing coupons.

Monthly premium rates vary depending on the number of covered individuals, the benefit plans selected (as described below), and whether the Retiree and/or their covered Eligible Dependent(s) are enrolled in Medicare. Payment of claims while covered under Retiree coverage will be contingent upon the receipt by the MUS of the applicable monthly premium for such coverage. The monthly premium is due the first of the month for each month of coverage. A grace period of thirty (30) days from the first of the month will be allowed for payment. Failure to submit the monthly premium within the allotted time will cause coverage to be canceled. Canceled or lapsed coverage cannot be reinstated.

There is no Employer monthly premium contribution toward Retiree benefits.
MEDICARE ENROLLMENT STATUS: Retirees and/or their covered Dependents who are or become Medicare-eligible at retirement or after, are required to be enrolled in both Medicare Part A and Medicare Part B. All Medicare status changes must be reported to the campus Human Resources/Benefits Office to facilitate monthly premium and enrollment adjustments. Any individual not enrolled in Medicare Part A and Part B has sixty-three (63) days from the date of their retirement or Medicare eligibility date, to obtain the missing coverage and will pay the non-Medicare Retiree monthly premiums. If Medicare enrollment is not completed within sixty-three (63) days from the date of the Employee’s retirement or Retiree’s or covered Dependent’s Medicare eligibility date, the individual(s) will be disenrolled from the MUS Choices Medical and Prescription Drug Plans. Enrollment in the Select Dental Plan and/or Vision Hardware Plan may be continued if the Medicare-Eligible Retiree is enrolled in those plans at retirement or on the date of Medicare eligibility even if they are disenrolled from the MUS Choices Medical and Prescription Drug Plans due to not enrolling in Medicare Part A and Part B.

Enrollment in more than one Medicare Part D drug plan is NOT permitted.

MUS Retirees who have Medicare as their primary coverage cannot cover or continue medical coverage for their legal spouse or Adult Dependent if the legal spouse or Adult Dependent is also a MUS Retiree who has Medicare as their primary coverage. Medicare rules prohibit enrollment in more than one (1) Medicare Part D Prescription Drug Plan (dual coverage). MUS Retirees who have Medicare as their primary coverage will need to choose to remain on their own MUS Medicare Retiree plan or choose to enroll on their spouses or Adult Dependents MUS Medicare Retiree plan as a Dependent.

COVERAGE OPTIONS: Retirees may continue medical coverage under the Medical Plan as outlined in the MUS Choices Retiree Workbook. The Medical Plan includes the Prescription Drug Plan. Retirees have the option to continue the Select Dental Plan and/or Vision Hardware Plan at retirement. This is a one-time opportunity for continuing Retirees and their covered Dependent(s). If a Retiree does not make a benefit election to continue Dental and/or Vision Hardware coverage when they first retire, the Retiree will permanently forfeit eligibility for Dental and/or Vision Hardware coverage. See any updates to the benefit options available to Retirees in the current MUS Choices Retiree Enrollment Workbook.

PLAN BENEFITS COORDINATED WITH MEDICARE BENEFITS: See Section 13 “Coordination of Benefits”, provision B “Coordination with Medicare”.

COBRA ALTERNATIVE: Alternatively, at retirement, an Employee and/or their covered Dependent(s) who are not Medicare-eligible may choose to continue their current MUS Plan coverage(s) (Medical, Dental, and/or Vision Hardware) for self and/or their covered Dependent(s) under COBRA as described in Section 4. The Employee and/or covered Dependent’s COBRA rights are waived if the Employee elects MUS Retiree coverage for self and their covered Dependent(s). If an Employee chooses to enroll in COBRA coverage at retirement, the Employee will permanently forfeit eligibility for all MUS Retiree coverages. At retirement, an Employee may not choose to elect MUS Retiree coverage for some benefits and COBRA coverage for other benefits.

Section 4
CONTINUATION OF COVERAGE RIGHTS UNDER COBRA

A. CONTINUATION RIGHTS – COBRA

Under the Public Health Service Act, as amended, covered Eligible Employees and their covered Eligible Dependents may have the right to continue coverage beyond the time coverage would otherwise terminate due to any Qualifying Event. Only covered Employees, their covered Legal Spouse and/or covered Dependent Child(ren) are Qualified Beneficiaries. COBRA (Consolidated
Omnibus Budget Reconciliation Act) continuation coverage under this provision will begin on the first day of the month immediately following the date the Employee and/or their covered Eligible Dependents coverage terminates.


COBRA continuation coverage for the Medical Plan (BlueCross BlueShield of Montana), the Dental Plan (Delta Dental), and the Vision Hardware Plan (BlueCross BlueShield of Montana) is administered by the MUS benefits enrollment system administrator, Businessolver, 833-520-9689, www.benefitsolver.com.

Completed COBRA election form should be submitted to:

Montana University System (c/o Businessolver)  
Attn: COBRA Administration  
P.O. Box 310512  
Des Moines, IA 50331-0512

Qualifying Events for Eligible Employees (not Medicare-eligible), for purposes of this section are the following events, if such event results in a loss of coverage under this Plan:
1. The termination (other than for gross misconduct) of the Employee’s employment (including retirement).
2. The reduction in hours of the Employee’s employment.

Qualifying Events for covered Eligible Dependents (not Medicare-eligible), for purposes of this section are the following events, if such event results in a loss of coverage under this Plan:
1. Death of the Employee.
2. Termination of the Employee’s employment (other than for gross misconduct).
3. Reduction in hours of the Employee’s employment.
4. Divorce or legal separation of the legal spouse from the Employee.
5. A covered Dependent Child ceases to be eligible as a Dependent

NOTIFICATION RESPONSIBILITIES: A Plan Participant must notify their employer of a Qualifying Event within sixty (60) days of the date of the Qualifying Event.

The campus Human Resources/Benefits Office must terminate the enrollment of the Plan Participant(s) within thirty (30) days after the applicable event or within thirty (30) days after the campus Human Resources/Benefits Office receives notice of the applicable event, whichever occurs later. Termination of the Plan Participant(s) will automatically generate a COBRA Qualifying Event Notice to continue coverage under the Plan.

ELECTION OF COVERAGE: When the COBRA Administrator is notified of a Qualifying Event, the COBRA Administrator will notify the Qualified Beneficiary of the right to elect continuation of coverage. The Qualified Beneficiary may continue current Medical, Dental, and/or Vision Hardware coverage. COBRA enrollees may drop some or all benefit elections and/or Dependent coverage during the annual benefits enrollment period. Notice of the right to COBRA continuation of coverage will be sent to the Plan Participant(s) by the COBRA Administrator on behalf of the Plan no later than fourteen (14) days after the COBRA Administrator is notified of the Qualifying Event.

A Qualified Beneficiary has sixty (60) days from the date coverage would otherwise be lost or sixty (60) days from the date of notification from the COBRA Administrator, whichever is later, to notify the COBRA Administrator that they elect to continue coverage under the Plan. Failure to elect continuation within that period will cause coverage to end.
MONTHLY PREMIUM PAYMENTS: A Qualified Beneficiary is responsible for the full cost of continuation of coverage(s). There is no Employer monthly premium contribution toward COBRA benefits. Monthly premium for continuation of coverage must be paid in advance each month to the COBRA Administrator, on behalf of the Plan Administrator. The monthly premium required under the provisions of COBRA is as follows:

1. **For a Qualified Beneficiary, up to eighteen (18) months**, the monthly premium is the same as applicable to any other similarly situated non-COBRA Subscriber, plus an additional administrative expense of two percent (2%).

2. **For a Qualified Beneficiary continuing coverage beyond eighteen (18) months due to a documented finding of disability by the Social Security Administration** within sixty (60) days after becoming covered under COBRA, the monthly premium may be up to a maximum of one hundred fifty percent (150%) of the monthly premium applicable to any other similarly situated non-COBRA Subscriber.

3. **For a Qualified Beneficiary with a qualifying Social Security Disability who experiences a second Qualifying Event:**
   
   a. If another Qualifying Event occurs during the initial eighteen (18) months of COBRA coverage, such as a death, divorce, legal separation, or Medicare entitlement, the monthly premium for a qualified disabled Dependent will be one hundred and two percent (102%) of the applicable monthly premium.
   
   b. If the second Qualifying Event occurs during the nineteenth (19th) through the twenty-ninth (29th) month (the Disability Extension Period), the monthly premium for a Qualified Beneficiary may be up to a maximum of one hundred fifty percent (150%) of the applicable monthly premium.

Payment of claims while covered under COBRA continuation coverage will be contingent upon the receipt by the MUS of the applicable monthly premium for such coverage. The monthly premium for continuation of coverage under this provision is due the first of the month for each month of coverage. A grace period of thirty (30) days from the first of the month will be allowed for payment. Payment will be made in a manner prescribed by the MUS. Failure to submit the monthly premium within the allotted time will cause coverage to be canceled. **Canceled or lapsed coverage cannot be reinstated.**

DISABILITY EXTENSION OF 18-MONTH PERIOD OF CONTINUATION COVERAGE: If a Qualified Beneficiary who is covered under the Plan is determined by the Social Security Administration to be disabled at any time before the Qualifying Event or within sixty (60) days after the Qualifying Event, and the COBRA Administrator (on behalf of the Plan Administrator) is notified in a timely fashion, the Qualified Beneficiary covered under the Plan can receive up to an additional eleven (11) months of COBRA continuation coverage, for a total maximum of twenty-nine (29) months. The COBRA Administrator (on behalf of the Plan Administrator) must be provided with a copy of the Social Security Administration’s disability determination letter within sixty (60) days after the date of the determination and before the end of the original 18-month period of COBRA continuation coverage. If this notice is sent to a campus Human Resources/Benefits Office or to the Plan Administrator, it should be sent to the appropriate COBRA Administrator.

SECOND QUALIFYING EVENT EXTENSION OF 18-MONTH PERIOD OF CONTINUATION COVERAGE: If another Qualifying event occurs while receiving COBRA continuation coverage, the spouse and Dependent Child(ren) of the former Employee can get additional months of COBRA continuation coverage, up to a maximum of thirty-six (36) months. This extension is available to the spouse and Dependent Child(ren) if the former Employee dies or becomes divorced or legally separated from the spouse. The extension is also available to a Dependent Child when that child ceases eligibility under the Plan as a Dependent Child. In all cases, the COBRA Administrator (on behalf of the Plan Administrator) must be notified of the second Qualifying Event within sixty (60) days of the second Qualifying Event.

Failure to make notice within the sixty (60) days will result in loss of eligibility for an extension of COBRA Continuation Coverage.
WHEN COBRA CONTINUATION COVERAGE ENDS: COBRA continuation coverage and any coverage under the Plan that has been elected with respect to any Qualified Beneficiary will cease on the earliest of the following:

1. On the first day of the month in which the Qualified Beneficiary becomes covered under another health insurance plan.

2. On the first day of the month in which the Qualified Beneficiary becomes Medicare-eligible for Medicare Part A or Medicare Part B if enrolled in the MUS Choices COBRA Medical and Prescription Drug Plans. COBRA enrollment in the Select Dental Plan and/or Vision Hardware Plan may be continued if the Medicare-eligible individual(s) are enrolled in those plans at retirement.

3. On the first day of the month in which timely payment of any premium required under the Plan with respect to COBRA continuation coverage for a Qualified Beneficiary is not made to the Plan Administrator.

4. On the date the MUS ceases to provide any group health plan coverage to any Employee.

5. On the first day of the month following the receipt of written notice that the Qualified Beneficiary wishes to terminate COBRA continuation coverage.

6. On the date that the maximum coverage period for COBRA continuation coverage ends, as follows:
   a. Eighteen (18) months for a former Employee who is a Qualified Beneficiary due termination (or reduction of hours) of employment; or
   b. Eighteen (18) months for a Dependent who is a Qualified Beneficiary unless a second Qualifying Event occurs within that eighteen (18) month period entitling that Dependent to an additional eighteen (18) months; or
   c. On the first day of the month beginning thirty (30) days after a Qualified Beneficiary is determined to be no longer disabled by the Social Security Administration if the Qualified Beneficiary was found to be disabled on or within the first sixty (60) days of the date of the Qualifying Event and has received at least eighteen (18) months of COBRA continuation coverage. COBRA continuation coverage will also terminate on such date for all Dependents who are Qualified Beneficiaries’ due to the Qualifying Event unless that Dependent is entitled to a longer period of COBRA continuation coverage without regard to disability; or
   d. Twenty-nine (29) months for any Qualified Beneficiary if a disability extension period of COBRA continuation coverage has been granted for that Qualified Beneficiary; or
   e. Thirty-six (36) months for all other Qualified Beneficiaries.

7. On the same basis that the Plan can terminate for cause the coverage of a similarly situated non-COBRA Subscriber.

QUESTIONS: Any questions about COBRA Continuation Coverage should be directed to Businessolver, Inc., P.O. Box 310512, Des Moines, IA 50331-0512, 833-520-9689 or contact the nearest Regional or District Office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA). Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA’s website at www.dol.gov/ebsa.

Section 5
HIPAA PRIVACY AND SECURITY

These standards are intended to comply with all requirements of the Privacy and Security Rules of the Administrative Simplification Rules of HIPAA as stated in 45 CFR Parts 160, 162 and 164, as amended from time to time, and the “Final Rules” under the Health Information Technology for Economic and
Clinical Health Act (“HITECH Act”).

A. COMPLIANCE WITH HIPAA PRIVACY AND RECOVERY STANDARDS

Certain Authorized Individuals of the MUS workforce performs services relating to administration of the Plan. To perform these services, it is necessary for these MUS Employees from time to time to have access to Protected Health Information (as defined below).

Under the Standards for Privacy of Individually Identifiable Health Information (45 CFR Part 164, the “Privacy Standards”), these MUS Employees are permitted to have such access subject to the following:

General. The Plan shall not disclose Protected Health Information to any Authorized Individual of the MUS workforce unless each of the conditions set out in this HIPAA Privacy and Security Section is met.

“Protected Health Information” or “PHI” shall have the same definition as set out in the Privacy Standards (45 CFR Part 164) and generally shall mean individually identifiable health information about the past, present or future physical or mental health or condition of an individual, including information about treatment or payment for treatment. PHI does not include employment records held by MUS in its role as an employer.

Permitted Uses and Disclosures. Protected Health Information disclosed to Authorized Individuals of the MUS workforce shall be used or disclosed by them only for the purposes of Plan administrative functions. The Plan’s administrative functions shall include all Plan payment and health care operations. The term “payment” and “health care operations” shall have the same definitions as set out in the Privacy Standards. Generally, “payment” is defined as any activity undertaken by the Plan to collect money due to it or to determine or fulfill its responsibility for payment of benefits under the Plan. “Health care operations” include activities related to payment and plan administration. Plan administration functions do not include employment-related functions or functions with other benefit plans.

Authorized MUS Employees. The Plan shall disclose Protected Health Information only to Authorized Individuals of the MUS workforce who are authorized to receive such Protected Health Information, and only to the extent and in the minimum amount necessary for these individuals to perform Plan administrative functions. For purposes of this HIPAA Privacy and Security Section, “Authorized Individuals of the MUS workforce” include the following:

- The Director of Benefits
- The Regulatory and Compliance Officer
- Employees of the MUS Employee Benefits Division
- Human Resources/Benefits Office Representatives
- Employees in the Information Technology Department who support the MUS Employee Benefits Division.

Updates Required. The Plan Sponsor shall amend the Plan promptly with respect to any changes in the Authorized Individuals of the MUS workforce who are authorized to receive Protected Health Information.

Use and Disclosure Restricted. An Authorized Individual of the MUS workforce who receives Protected Health Information shall use or disclose the Protected Health Information only to the extent necessary to perform their duties with respect to the Plan’s administrative functions.

Resolution of Issues of Noncompliance. If any Authorized Individual of the MUS workforce uses or discloses Protected Health Information other than as permitted by the Privacy Standards, the incident shall be reported to the privacy official. The privacy official shall take appropriate action, including

- Investigation of the incident to determine whether the breach occurred inadvertently, through negligence, or deliberately; whether there is a pattern of breaches; and the degree of harm caused by the breach.
- Applying appropriate sanctions against the individuals causing the breach, which, depending upon the nature of the breach, may include oral or written reprimand, additional training, or termination of employment; Mitigating any harm caused by the breach, to the extent practicable; and Documentation of the incident and all actions taken to resolve the issue and mitigate any damages.

Summary Health Information means information summarizing claims history, expenses, or types of claims by individuals enrolled in a group health plan and has had the following identifiers removed: names; addresses, except for the first three digits of the zip code; dates related to the individual (e.g., birth date);
phone numbers; e-mail addresses and related identifiers; social security numbers; medical record numbers; account or Subscriber numbers; vehicle identifiers; and any photo or biometric identifier.

B. PRIVACY CERTIFICATION

The MUS hereby certifies to the Plan that it agrees to:

1. Not use or further disclose the Protected Health Information other than as permitted or required by the Plan documents or as required by law. Such uses or disclosures may be for the purposes of Plan administration, including but not limited to, the following:
   a. Operational activities such as quality assurance or assessment and Utilization Management, credentialing, and certification or licensing activities; underwriting, premium rating or other activities related to creating, renewing or replacing health benefit contracts (including reinsurance or stop loss); compliance programs; business planning; responding to appeals, external reviews, arranging for medical reviews; legal services or auditing functions; business planning, management and general administrative activities or customer service activities. Plan administration can include management of carve-out plans, such as Dental or Vision Hardware coverage. Genetic information will not be used or disclosed for underwriting purposes.
   b. Payment activities such as determining eligibility or coverage; coordination of benefits; determination of cost-sharing amounts; adjudicating or subrogating claims; claims management and collection activities; obtaining payment under a contract for reinsurance or stop-loss coverage, and related data-processing activities; reviewing health care services for Medical Necessity, coverage or appropriateness of care, justification of charges, or utilization review activities.
   c. For purposes of this certification, Plan administration does not include disclosing Summary Health Information to help the MUS obtain premium bids; or to modify, amend or terminate group health plan coverage. Plan administration does not include disclosure of information to the MUS as to whether the individual is a participant in, is an enrollee of or has disenrolled from the group Plan or any Medical Plan offered by the Plan.

2. Ensure that any agent or subcontractor, to whom it provides Protected Health Information received from the Plan, agrees to the same restrictions and conditions that apply to the MUS with respect to such information.

3. Not use or disclose Protected Health Information for employment-related actions and decisions or for any other benefit or Employee benefit plan of the MUS.

4. Report to the Plan any use or disclosure of the Protected Health Information of which it becomes aware that is inconsistent with the uses or disclosures hereunder or required by law.

5. Make available Protected Health Information to individual covered Plan Participants in accordance with Article 164.524 of the Privacy Standards.

6. Make available Protected Health Information for amendment by individual covered Plan Participants and incorporate any amendments to Protected Health Information in accordance with Article 164.526 of the Privacy Standards.

7. Make available the Protected Health Information required to provide any accounting of disclosures to individual covered Plan Participants in accordance with Article 164.528 of the Privacy Standards.

8. Make available the Protected Health Information required to provide any accounting of disclosures to individual covered Plan Participants in accordance with Article 164.528 of the Privacy Standards.

9. Make its internal practices, books, and records relating to the use and disclosure of Protected Health Information received from the Plan available to the United States Department of Health and Human Services for purposes of determining compliance with the Privacy Standards.

If feasible, return or destroy all Protected Health Information received from the Plan that the MUS still retains in any form, and return no copies of such information when no longer needed for the
purpose of which disclosure was made, except that, if such return or destruction of the information unfeasible; and ensure the adequate separation between the Plan (including Authorized Individuals of the MUS workforce) and the MUS, as required by Article 164.504(f)(2)(iii) of the Privacy Standards.

10. To fulfill this requirement, MUS will restrict access to nonpublic personal information to the Plan Administrator designated in this Summary Plan Description or Employees designated by the Plan Administrator who need to know that information to perform Plan administration and healthcare operations functions or assist eligible individuals enrolling and dis-enrolling from the Plan. MUS will maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard such information and to provide the minimum PHI necessary for performance of healthcare operations duties. The Plan Administrator and any Employee so designated will be required to maintain the confidentiality of nonpublic personal information and to follow policies MUS establishes to secure such information.

When information is disclosed to entities that perform services or functions on the Plan’s behalf, such entities are required to adhere to procedures and practices that maintain the confidentiality of the Plan Participant’s nonpublic personal information, to use the information only for the limited purpose for which it was shared, and to abide by all applicable privacy laws.

C. SECURITY CERTIFICATION

The MUS hereby certifies to the Plan that it agrees to comply with the Security Standards for the Protection of Electronic Protected Health Information (45 CFR Part 164.300 et. seq., the “Security Standards”) by incorporation of the following provisions:

1. Implement reasonable and appropriate administrative, physical and technical safeguards to protect the confidentiality, integrity and availability of Electronic Protected Health Information that the MUS creates, maintains or transmits on behalf of the Plan. “Electronic Protected Health Information” shall have the same definition as set out in the Security Standards but shall generally mean Protected Health Information that is transmitted by or maintained in an electronic media.

2. Implement and install adequate electronic firewalls and other electronic and physical safeguards and security measures to ensure that Electronic Protected Health Information is used and disclosed only as stated in the Privacy Certification section above.

3. Ensure that any agent or subcontractor to whom it provides Electronic Protected Health Information shall agree, in writing, to the same restrictions and conditions that apply to the MUS with respect to Electronic Protected Health Information including, but not limited to, direct liability for breach involving unsecured Electronic Protected Health Information.

4. Report to the Plan Administrator of the Plan any attempted breach, or breach of security measures described in this certification and any disclosure or attempted disclosure of Electronic Protected Health Information of which the MUS becomes aware.

Section 6
HOW TO OBTAIN BENEFITS

This Section describes how to obtain benefits for Plan Participants enrolled in the MUS Group Benefits Plan. This Section also describes the claims appeal process for all Plan Participants on the Medical Plan.

Payment of benefits will be made based on the submission of required information to the Medical Plan Claims Administrator (BlueCross BlueShield of Montana), the Dental Plan Claims Administrator (Delta Dental), or the Vision Hardware Plan Claims Administrator (BlueCross BlueShield of Montana).
A. STEPS TO TAKE IN ADVANCE OF RECEIVING SERVICES

1. OBTAIN AN IDENTIFICATION CARD. Make sure you have a current Identification Card that contains the correct Identification Number, Subscriber name, Dependent coverage information, and Effective Date. Plan Participants will receive separate Identification cards for the Medical Plan, Prescription Drug Plan, Dental Plan, and Vision Hardware Plan.

2. If a new Subscriber needs services before they receive an Identification Card or the Card is lost, the Provider’s office may contact the Plan Claims Administrator or the campus Human Resources/Benefits Office to verify coverage. Replacement cards may be ordered by calling the Plan Claims Administrators.

3. CHOOSE A PARTICIPATING IN-NETWORK PROVIDER FOR MEDICAL CARE WHEN POSSIBLE. Providers who are Participating Providers with the Medical Plan Claims Administrator will accept the Allowed Amount and not balance bill Plan Participants for charges more than the Allowed Amount for Covered Medical Services. For most Covered Medical Services (services without a specified benefit maximum), a Plan Participant who uses a Participating Provider will only be responsible for their portion of the Allowed Amount (Deductible, Coinsurance, and Copayments), not for charges over the Allowed Amount. A Plan Participant who uses a Participating Provider will pay a lower Coinsurance percentage. See the current MUS Choices Enrollment Workbook Schedule of Benefits.

4. DETERMINE IF A PLANNED NON-EMERGENCY SERVICE REQUIRES PRIOR AUTHORIZATION OR SHOULD BE PRIOR AUTHORIZED. ADVERSE PRIOR AUTHORIZATION DETERMINATIONS CANNOT BE APPEALED. Prior Authorization is required to receive benefits for:
   a. Organ or Tissue Transplant.
   b. Out-of-Area Medical Travel Expenses.
   c. Bariatric Surgery.

IF PRIOR AUTHORIZATION IS NOT OBTAINED FOR THE SERVICES LISTED ABOVE, CHARGES CONNECTED WITH, OR RELATED TO, THESE SERVICES WILL BE DENIED.

Prior Authorization is strongly recommended for the following services, so Plan Participants will know whether a planned procedure or service meets criteria for benefits under the Medical Plan:
   a. Surgery that could be considered Cosmetic.
   b. Any procedure or service that could be considered Experimental or Investigational.
   c. Surgical treatment of TMJ.
   d. Durable Medical Equipment that costs more than $2,500.
   e. Home Health Care or Skilled Nursing services.
   f. Gender Identity Disorder/Gender Dysphoria treatment and services.

Prior Authorization may be obtained from Utilization Management at the Medical Plan Claims Administrator by submitting:
   a. A written request from the Provider explaining the proposed service and/or the functional aspects of a surgery and why it is being done; and
   b. A complete diagnosis and all medical records regarding the condition for which the requested procedure(s) or treatment(s) will be utilized, including, but not limited to, informed consent form(s), all lab and/or x-rays, or diagnostic studies; and
   c. An itemized statement of the cost of such procedure(s) or treatment(s) with corresponding procedure codes; and
   d. The attending Physician’s prescription, if applicable; or
   e. A Physician’s referral letter, if applicable; and
   f. A letter of Medical Necessity; or
g. A written treatment plan; and
h. Any other information deemed necessary to evaluate the Prior Authorization request.

Be sure to include your name, address, and the Subscriber’s Identification Number when submitting the above documentation to the Medical Plan Claims Administrator.

A request for Prior Authorization must be submitted in writing. A copy of the written approval of available benefits should be attached to all related claims at the time of submittal to expedite processing the claim.

If you choose not to request Prior Authorization for recommended services, the charge could be denied if the service, treatment, or supply is not found to be Medically Necessary when the claim is submitted. Transplant services and out-of-area medical travel expenses are not covered without Prior Authorization.

5. PRE-CERTIFY NON-EMERGENCY ADMISSIONS AND NOTIFY THE MEDICAL PLAN CLAIMS ADMINISTRATOR OF EMERGENCY ADMISSIONS.

The Plan recommends that prior to a planned Inpatient Admission for any non-emergency Illness or Injury, and within seventy-two (72) hours after admission for any Medical Emergency, a Plan Participant or the Participant’s attending Physician contact the designated Utilization Management at the Medical Plan Claims Administrator for Pre-Certification review.

Pre-Certification and notification are designed to do the following:

a. Optimize efficient resource utilization.
b. Ensure that patients have equitable access to care.
c. Foster collaboration and communication among all members of the health care team to enhance Medically Necessary care in a cost-effective manner.
d. Assist in identifying possible ways to reduce Out-of-Pocket expenses.
e. Help avoid reductions in benefits which may occur if the services are not Medically Necessary or the setting is not appropriate; and
f. If appropriate, refer a Case Manager to work with the Plan Participant and Providers as described in step 5, below.

To Pre-Certify or provide notice of an emergency admission, contact Utilization Management at the Medical Plan Claims Administrator.

Most Pre-Certifications occur over the phone. Once a final decision is made, a notice of the number of Pre-Certified days, if any, will be sent to the Physician, to the Plan Participant, and to the facility. Pre-Certification is not required and therefore cannot be appealed. However, a pre-service claim can be filed for Prior Authorization as described in provision C. (Claims and Eligibility Procedures) described later in this Section.

A benefit determination on a claim will be rendered only after the claim has been submitted to adjudicate whether it is eligible for coverage under applicable terms and conditions of the Plan (See note below). If it is determined not to be eligible, the Plan Participant will be responsible to pay for all charges that are determined to be ineligible for payment under the Plan. Therefore, although not required, Pre-Certification and Plan notification of emergency admissions are strongly recommended to obtain coverage information prior to incurring the charges or additional charges.

NOTE: Pre-Certification of benefits is not a guarantee of payment of the claim(s). Eligibility for claim payments is determined at the time claims are adjudicated since the amount of benefit coverage, if any, is subject to all applicable Plan provisions including, but not limited to, Medical Necessity, patient eligibility, Deductibles, Copayments, Coinsurance and any exclusions, limitations, or maximums in effect when the services are provided. Providers and
covered Plan Participants are informed at the time claims are Pre-Certified that Pre-Certification of a course of treatment by the Plan does not guarantee payment of claims.

CONTINUED STAY CERTIFICATION: At the time of Initial Pre-Certification, Utilization Management at the Medical Plan Claims Administrator will certify a certain number of days for the Inpatient stay. If the stay exceeds the number of days certified, certification for additional days should be obtained in the same manner as the pre-admission certification.

Charges for Inpatient days in a Hospital or other facility exceeding any days previously certified by Utilization Management at the Medical Plan Claims Administrator are subject to all terms, conditions, and exclusions of the Medical Plan.

6. CASE MANAGEMENT AND MATERNITY CASE MANAGEMENT SERVICES

Case Management services are provided by the Plan to Medical Plan Participants with major or long-term Illness or Injuries who can benefit from the services. Appropriate candidates are primarily identified through the Pre-Certification process or through review of large claims. Case Management candidates are contacted by the Case Manager. Case Management is designed to:

a. Interface with the attending Physician and the patient so that a care plan can be coordinated with all parties.
b. Educate patients about their condition, treatment options, and benefit plan.
c. Assist the Physician with monitoring compliance and patient progression along the recovery continuum.
d. Assist with arrangements for home health services, Durable Medical Equipment, or therapies as needed by individual patients.

7. FOCUSED CASE MANAGEMENT, DISEASE MANAGEMENT, AND HEALTH COACHING

Focused Case Management, disease management, and health coaching services are provided by MUS care professionals (Benefits Department and Wellness Program) or contracted vendors. These professionals work with Plan Participants who can benefit from these services as well as their attending Physician, and/or their family to identify and arrange the most appropriate, effective, and cost-efficient treatment possible. Services are focused on Plan Participants identified as having:

a. a catastrophic Illness or Injury; or
b. significant medical risks; or
c. chronic health care needs, which can be reduced through prevention or disease management; or
d. needs for wellness promotion and/or health coaching.

Plan Participants will be identified through analysis of information, such as medical/pharmaceutical claims data, and/or wellness screening results to determine who is most likely to benefit from these services. You or an adult family member enrolled in a MUS Medical Plan will be individually contacted by a care professional if you (or the enrolled family member) qualify. Program provisions require that the care professional which provides these services keep all claims data and other medical information strictly confidential. When offered focused Case Management, disease management, or health coaching services, Plan Participants are encouraged to give them careful consideration, but are free to reject some or all proposals or advice. Use of these services is voluntary, free of charge to the MUS Medical Plan Participants and helpful in several ways:

a. It can permit treatment options not normally available under the MUS Plan through Plan exceptions. The MUS Plan may, at its sole discretion, make payment for medical or dental
services that are not listed as covered services or benefits of this SPD to provide quality care at a lesser cost. Such payments shall be made only upon agreement by the Plan Participant and the MUS Plan; and

b. It may save both the MUS Plan and its Plan Participants money by providing a third party to help identify the more efficient/lower cost suppliers of medical goods and services, coordinate services, work out cost reductions, and to make arrangement for special treatment plans.

B. FILING A CLAIM

Claims must be submitted to the Plan Claims Administrator within twelve (12) months after the date services or treatment are received or completed. A Plan Participant or Subscriber becomes a Claimant when they make a request for a Plan benefit or benefits in accordance with these claims procedures. Non-electronic claims may be submitted on any approved claim form, available from the Provider. The claim must be complete with all requested information. A complete claim must include the following information:

1. Date of service; and
2. Name and Identification Number of the covered Subscriber; and
3. Name and date of birth of the patient receiving the treatment or service and their relationship to the Covered Subscriber; and
4. Diagnosis [code] of the condition being treated; and
5. Treatment or service [code] performed; and
6. Amount charged by the Provider for the treatment or service; and
7. Appropriate documentation, in the sole determination of the Plan Claims Administrator, to support the Medical Necessity of the treatment or service being provided and sufficient enough to enable the Plan Claims Administrator to adjudicate the claim pursuant to applicable terms and conditions of the Plan.

When completed, the claim must be sent to the Plan Claims Administrator.

A claim will not, under any circumstances, be considered for payment of benefits if initially submitted to the Plan more than twelve (12) months from the date that services were incurred.

Upon termination of the Plan, final claims must be received within three (3) months of the date of termination, unless otherwise established by the Plan Administrator.

CLAIMS WILL NOT BE DEEMED SUBMITTED UNTIL RECEIVED BY THE PLAN CLAIMS ADMINISTRATOR.

The Plan will have the right, in its sole discretion and at its own expense, to require a Claimant to undergo a medical examination, when and as often as may be reasonable, and to require the Claimant to submit, or cause to be submitted, all medical and other relevant records it deems necessary to properly adjudicate the claim.

C. CLAIMS AND ELIGIBILITY PROCEDURES

Claims will be considered for payment according to the Plan’s applicable terms and conditions, industry-standard claims processing guidelines and administrative practices not inconsistent with the terms of the Plan. The Plan may, when appropriate or when required by law, consult with relevant health care professionals and access professional industry resources in making decisions about claims that involve specialized medical knowledge or judgment. Initial eligibility and claims decisions will be made within the time periods stated below. For purposes of this section, a Plan Participant will include the covered Claimant and the Claimant’s authorized representative; however, a Plan Participant does not include a Health Care Provider or other assignee and said Health Care Provider or assignee does not have an independent right to appeal an Adverse Benefit Determination simply because of the
assignment of benefits. A Claimant, for purposes of appeals regulations, is an individual who makes a claim under the following rules for internal claims and appeals and external review procedures, and expressly includes a Claimant’s authorized representative, as defined below. A Plan Participant becomes a Claimant when making a request for a Plan benefit or benefits in accordance with these claims procedures.

Claimants are entitled to receive a full and fair review of claims denied under the Plan. The procedures described in this SPD are intended to comply with U.S. Department of Labor claims procedure regulations by providing reasonable procedures governing the filing of claims for Plan benefits, notification of benefit decisions, right to review information relevant to a claim, opportunity to present evidence and testimony, and further requirements governing appeals of adverse benefit decisions.

“Authorized Representative” means a representative authorized by the Claimant to act on their behalf in pursuing a benefit claim or appeal of an Adverse Benefit Determination. The Claimant must authorize the representative in writing, and this written authorization must be provided to the Plan. The Plan will recognize the Authorized Representative when the Plan receives the written authorization.

INFORMATION REGARDING URGENT CARE CLAIMS IS PROVIDED TO YOU UNDER THE DISCLOSURE REQUIREMENTS OF APPLICABLE LAW: THE PLAN DOES NOT MAKE TREATMENT DECISIONS. ANY DECISION TO RECEIVE TREATMENT MUST BE MADE BETWEEN THE PATIENT AND THEIR HEALTHCARE PROVIDER; HOWEVER, THE PLAN WILL ONLY PAY BENEFITS ACCORDING TO THE TERMS, CONDITIONS, LIMITATIONS, AND EXCLUSIONS OF THIS SPD.

Types of Medical Claims

Claims are classified by type of claim and the timeline in which a decision must be decided. The notice timeline to be provided depends on the type of claim involved. The initial benefit determination notice will be included in the Plan Participant’s Explanation of Benefits (EOB) or in a letter from the Plan, whether adverse or not. There are five types of claims:

1. **Pre-Service Claim** – A pre-service claim is any claim that must be submitted to the Medical Plan Claims Administrator before the Plan Participant receives medical treatment or service. A Pre-Service Claim under this Plan requires a Prior Authorization determination before a Plan Participant obtains medical care or treatment.

2. **Urgent Care Claim** – An urgent care claim is a claim involving urgent care for medical care or treatment which may seriously jeopardize the Claimant’s life or health or the ability to regain maximum function or may, in the opinion of a Physician with knowledge of the Claimant’s medical condition, subject the Claimant to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. **There are no pre-service urgent care requirements under this Plan, and therefore, there are no rights to appeal a pre-service urgent care claim denial.**

3. **Post-Service Claim** – A post-service claim is any claim for a medical benefit under the Plan that is not a pre-service claim, an urgent care claim, or a concurrent care claim.

4. **Rescission of Coverage** – A Rescission of coverage is defined as any cancellation or discontinuation of coverage that has a retroactive effect based upon a Claimant’s fraud or intentional misrepresentation of a material fact. A cancellation or discontinuation of coverage that has a retroactive effect is not a Rescission if and to the extent that it is attributable to a failure to timely pay required monthly premiums or contributions toward the cost of coverage.

5. **Concurrent Care Claim** – A concurrent care claim represents a decision of the Medical Plan Claims Administrator approving an ongoing course of medical treatment for the Claimant to be provided over time or for a specific number of treatments. A concurrent care claim is any claim that relates
to the ongoing course of medical treatment (and the basis of the approved concurrent care decision), such as a request by the Claimant for an extension of the number of treatments or the termination by the Plan of the previously approved time for medical treatment.

Initial Claim Determination by Type of Claim and Notice

In most cases, initial claims decisions on Post-Service Claims will be made within thirty (30) days of the Medical Plan Claims Administrator’s receipt of the claim and sufficient information upon which to make an initial determination on the claim(s).

The time for the initial claims decision of both Pre-Service and Post-Service Claims may be extended fifteen (15) days for reasons beyond the Medical Plan Claims Administrator’s control, if the Medical Plan Claims Administrator gives written notice to the Plan Participant of the circumstances for the extension and the date by which the Medical Plan Claims Administrator expects to make a decision. If an extension is necessary because the Claimant did not submit the information necessary for the Medical Plan Claims Administrator to make an initial claim(s) decision, the extension notice will specifically describe the information needed and the Claimant will have forty-five (45) days from receipt of the notice within which to provide the specified information to the Medical Plan Claims Administrator. The Medical Plan Claims Administrator will notify the Claimant of the initial claim determination no later than fifteen (15) days after the earlier of the date the Medical Plan Claims Administrator receives the specific information requested or the due date for the requested information.

Urgent Care Claim Determination and Notice

a. Designation of Claim
   Upon receipt of a pre-service claim, the Medical Plan Claims Administrator will determine if the claim involves urgent care. If a Physician with knowledge of the Claimant’s medical condition determines the claim involves urgent care, the Medical Plan Claims Administrator will treat the claim as an urgent care claim.

b. Notice of Determination
   If the claim is treated as an urgent care claim, the Medical Plan Claims Administrator will provide the Claimant with notice of the determination, either verbally or in writing, as soon as possible consistent with the medical exigencies but no later than seventy-two (72) hours from the Medical Plan Claims Administrator’s receipt of the claim. If verbal notice is provided, the Medical Plan Claims Administrator will provide a written notice within three (3) days after the date the Medical Plan Claims Administrator notified the Claimant.

c. Notice of Incomplete or Improperly Submitted Claim
   If an urgent care claim is incomplete or was not properly submitted, the Medical Plan Claims Administrator will notify the Claimant about the incomplete or improper submission no later than twenty-four (24) hours from the Medical Plan Claims Administrator’s receipt of the claim. The Claimant will have at least forty-eight (48) hours to provide the necessary information. The Medical Plan Claims Administrator will notify the Claimant of the initial claim determination no later than forty-eight (48) hours after the earlier of the date the Medical Plan Claims Administrator receives the specific information requested or the due date for the requested information.

Post-Service Claim Determination and Notice

a. Notice of Determination
   In response to a post-service claim, the Medical Plan Claims Administrator will provide timely notice of the initial claim determination once sufficient information is received to make an initial determination, but no later than thirty (30) days after receiving the claim.

b. Notice of Extension
1. For reasons beyond the control of the Medical Plan Claims Administrator, the Medical Plan Claims Administrator may extend the thirty (30) day timeframe for an additional fifteen (15) day period for reasons beyond the Medical Plan Claims Administrator’s control. The Medical Plan Claims Administrator will notify the Claimant in writing of the circumstances requiring an extension and the date by which the Medical Plan Claims Administrator expects to render a decision is such case.

2. For receipt of information from the Claimant to decide the claim if the extension is necessary due to the Claimant’s failure to submit information necessary to decide the claim, the extension notice will specifically describe the information needed. The Claimant has forty-five (45) days from receipt of the notice to provide the information. The Medical Plan Claims Administrator will notify the Claimant of the initial claim determination no later than fifteen (15) days after the earlier of the date the Medical Plan Claims Administrator receives the specific information requested, or the due date for the information.

Concurrent Care Determination and Time Frame for Decision and Notice

a. Request for Extension of Previously Approved Time or Number of Treatments
   1. In response to the Claimant’s claim for an extension of a previously approved time period for treatments or number of treatments, and if the Claimant’s claim involves urgent care, the Medical Plan Claims Administrator will review the claim and notify the Claimant of its determination no later than twenty-four (24) hours from the date the Medical Plan Claims Administrator received the Claimant’s claim, provided the Claimant’s claim was filed at least twenty-four (24) hours prior to the end of the approved time period or number of treatments.
   2. If the Claimant’s claim was not filed at least twenty-four (24) hours prior to the end of the approved time or number of treatments, the Claimant’s claim will be treated as and decided within the timeframes for an urgent care claim as described in the section entitled “Initial Claim Determination by Type of Claim and Notice.”
   3. If the Claimant’s claim did not involve urgent care, the time periods for deciding pre-service claims and post-service claims, as applicable, will govern.

b. Reduction or Termination of Ongoing Course of Treatment
   Other than through a Plan amendment or termination, the Medical Plan Claims Administrator may not subsequently reduce or terminate an ongoing course of treatment for which the Claimant has received prior approval unless the Medical Plan Claims Administrator provides the Claimant with written notice of the reduction or termination and the scheduled date of its occurrence sufficiently in advance to allow the Claimant to appeal the determination and obtain a decision before the reduction or termination occurs.

Rescission of Coverage Determination and Notice of Intent to Rescind

If the Plan determines to rescind the Claimant’s coverage due to a fraud or an intentional misrepresentation of a material fact, the Plan will provide the Claimant with a Notice of Intent to Rescind at least thirty (30) days prior to rescinding coverage. The Notice of Intent to Rescind will include the following information:
   a. The specific reason(s) for the Rescission that show the fraud or intentional misrepresentation of a material fact; and
   b. A statement that the Claimant will have the right to appeal any final decision of the Plan to rescind coverage after the thirty (30) day period; and
   c. A reference to the Plan provision(s) on which Rescission is based; and
   d. A statement that the Claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents and records and other information relevant to the Rescission.

D. NOTICE OF AN ADVERSE BENEFIT DETERMINATION

A decision on a claim is “adverse” if it is a Rescission or a denial, reduction, or termination of, or failure
to provide or make payment (in whole or in part) for a Plan benefit. If a claim is denied in whole or in part, the Claimant will receive written notice of the Adverse Benefit Determination. A claim Explanation of Benefits (EOB) will be provided by the Medical Plan Claims Administrator showing:

1. The reason the claim was denied. If the adverse benefit determination is a Rescission, the notice will include the basis for the fraud and/or intentional misrepresentation of a material fact; and
2. Reference(s) to the specific Plan provision(s) or rule(s) upon which the decision was based; and
3. If applicable, a description of any additional material or information needed to process the claim and why such information is necessary.
4. A description of the Plan internal and external review procedures (and for urgent care claims only, a description of the expedited review process applicable to such claims) and time limits for appeal of the decision, and, if applicable, a statement of the Plan Participant’s right to file a civil action; and
5. If applicable, a statement that any internal rule, guidelines, protocol or similar criterion, Medical Policy or other medical information relied upon in making the Adverse Benefit Determination will be provided, free of charge upon request.
6. If applicable, a statement that an explanation for any Adverse Benefit Determination that is based on an Experimental or Investigational treatment or similar exclusion or limitation or a medical necessity standard will be provided, upon request and free of charge.
7. If the decision involves scientific or clinical judgment, either an explanation of the scientific or clinical judgment applying the terms of the Plan to the Claimant’s medical circumstances; or a statement that such explanation will be provided, upon request and free of charge; and
8. A statement that reasonable access to and copies of all documents and records and other information or materials relevant to the Adverse Benefit Determination will be provided, upon request and free of charge.

If a Claimant does not understand the reason for any Adverse Benefit Determination, they should contact the Medical Plan Claims Administrator at the address shown on the Explanation of Benefits (EOB).

E. APPEALING AN ADVERSE BENEFIT DETERMINATION

The Claimant has a right to appeal an Adverse Benefit Determination under these claims procedures.

Important Appeal Deadline

If a Claimant disagrees with an Adverse Benefit Determination (including a Rescission), the Claimant may appeal the determination within one-hundred eighty (180) days from receipt of the Adverse Benefit Determination. Except for urgent care claims, the Claimant’s appeal must be made in writing, should list the reasons why the Claimant does not agree with the Adverse Benefit Determination, and must be sent to the address shown for claims denial in the Medical Plan Claims Administrator’s Explanation of Benefits (EOB).

How the Appeal Will Be Decided

The appeal of an Adverse Benefit Determination will be reviewed and decided by the Montana University System, as named fiduciary under the Plan. The individual who reviews and decides an appeal will be a different individual than the individual who made the initial benefit determination and will not be a subordinate of the individual who made the initial benefit determination. The review on appeal will not give deference to the initial Adverse Benefit Determination and will be made anew. The Plan will not make any decision regarding hiring, compensation, termination, promotion or other similar matters with respect to the individual selected to conduct the review on appeal based upon how the individual will decide the appeal.

Consideration of Comments
The review of the claim on appeal will consider all evidence, testimony, new and additional records, documents, or other information the Claimant submitted relating to the claim, without regard to whether such information was submitted or considered in making the initial Adverse Benefit Determination.

If the Plan Administrator considers, relies on or generates new or additional evidence regarding its review of the Claimant’s claim, the Plan will provide the Claimant with the new or additional evidence free of charge as soon as possible and with adequate time to respond before a final determination is required to be provided by the Plan Administrator.

Consultation with An Expert

In the case of a claim denied, in whole or in part, on grounds of medical judgment, the Plan Administrator will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment. The health care professional who is consulted on appeal will not be the same individual who was consulted, if any, regarding the initial Adverse Benefit Determination or a subordinate of that individual.

Access to Relevant Information

A Claimant shall, on request and free of charge, be provided reasonable access to, and copies of, all documents, records, and other information relevant to the Adverse Benefit Determination. If the advice of a medical or vocational expert was obtained regarding the initial Adverse Benefit Determination, the names of each such expert shall be provided on request by the Claimant, regardless of whether the advice was relied on by the Plan Administrator.

Expeditied Methods for Urgent Care Claims

Considering the expedited timeframes for decision of urgent care claims, an urgent care appeal may be submitted to the Medical Plan Claims Administrator (BlueCross BlueShield of Montana) at 800-820-1674. The claim should include at least the following information:
- the identity of the Claimant; and
- a specific medical condition or symptom; and
- a specific treatment, service, or product for which approval or payment is requested; and
- any reasons why the appeal should be processed on a more expeditied basis.

The Medical Plan Claims Administrator shall decide the appeal of an urgent care claim as soon as possible, considering the medical exigencies, but no later than seventy-two (72) hours after receipt by the Plan of the request for review.

F. TIMEFRAMES FOR DECIDING AN APPEAL OF ADVERSE BENEFIT DETERMINATION

The time for the Plan Administrator to decide an appeal of an Adverse Benefit Determination and to notify the Medical Plan Claims Administrator, who will in turn notify the Claimant of the final internal Adverse Benefit Determination depends upon the type of claim on appeal.

1. **Urgent Care Claim** – No later than seventy-two (72) hours from the date the Medical Plan Claims Administrator received the Claimant’s appeal, considering the medical exigency.
2. **Pre-Service Claim** – No later than thirty (30) days from the date the Medical Plan Claims Administrator received the Claimant’s appeal.
3. **Post-Service Claim** – No later than sixty (60) days from the date the Medical Plan Claims Administrator received the Claimant’s appeal.
4. **Concurrent Care Claim** – If the claim involves urgent care, no later than seventy-two (72) hours from the date the Medical Plan Claims Administrator received the Claimant’s appeal, considering the medical exigency. If the claim did not involve urgent care, the time for deciding a pre-service
(non-urgent care) claim and a post-service claim, as applicable, will govern.

5. **Recession of Coverage** – No later than sixty (60) days from the date the Plan Administrator received the Claimant’s appeal.

These rules require the Claimant to initiate the appeal within the time frame applicable to the claim at issue. Failure to submit a written appeal or request for review within the relevant time may cause the Claimant to forfeit any right to any further review of an Adverse Benefit Determination under these procedures or in court and will render the determination final and any appeal received after the end of the relevant time will not be considered.

**Appeals or requests for review of Adverse Benefit Determinations must be submitted to the Medical Plan Claims Administrator in writing, and supporting materials may be submitted via mail, facsimile (fax) or electronic mail (e-mail).**

**G. FINAL INTERNAL ADVERSE BENEFIT DETERMINATION**

If, based on the Plan Administrator’s review, the initial Adverse Benefit Determination remains the same, in whole or in part, the internal Adverse Benefit Determination, the final Adverse Benefit Determination notice will include the following information:

1. The specific reason(s) for the final internal Adverse Benefit Determination, including a discussion of the decision. If the final internal Adverse Benefit Determination upholds a Recession, the notice will include the basis for the fraud or intentional misrepresentation of a material fact; and
2. A reference to the specific Plan provision(s) or rule(s), including identification of any standard relied upon in the Plan to deny the claim (such as a medical necessity standard), on which the final internal Adverse Benefit Determination is based; and
3. If applicable, a statement describing the Claimant’s right to request an external review and the time limits for requesting an external review.
4. If applicable, a statement that any internal rule, guidelines, protocol or similar criterion, Medical Policy or other medical information relied upon in making the final internal Adverse Benefit Determination will be provided, upon request and free of charge.
5. If applicable, a statement that an explanation for a final internal Adverse Benefit Determination that is based on an Experimental or Investigational treatment or similar exclusion or limitation or a medical necessity standard will be provided, upon request and free of charge.
6. If the final internal Adverse Benefit Determination involves scientific or clinical judgment, either an explanation of the scientific or clinical judgment applying the terms of the Plan to the Claimant’s medical circumstances; or a statement that such explanation will be provided, upon request and free of charge; and
7. A statement that reasonable access to and copies of all documents and records and other information or materials relevant to the final internal Adverse Benefit Determination will be provided upon request and free of charge.

The Plan Administrator will review the claim in question along with any additional information submitted by the Claimant. The Plan Administrator will conduct a full and fair review of the claim. The Plan Administrator is neither the original decision maker nor the decision maker’s subordinate. The Plan Administrator cannot give deference to the initial benefit determination. The Plan Administrator may consult with relevant health care professionals in making decisions about appeals that involve specialized medical judgment. Where the appeal involves issues of Medical Necessity or Experimental Treatment, the Plan Administrator will consult with a health care professional with appropriate training. That health care professional will not be the medical professional consulted in the initial determination or their subordinate.

After a full and fair review of the Claimant’s appeal, the Plan will provide written or electronic notice to the Medical Plan Claims Administrator of the final benefit determination, within a reasonable time, but no later than thirty (30) days for a Pre-Service Claim or sixty (60) days for a Post-Service Claim.
from the date the second level appeal is received by the Medical Plan Claims Administrator. The Medical Plan Claims Administrator will provide this notice to the Claimant within the relevant time frame specified above. Such notice will contain the same information as notices for the initial determination.

All claim payments are based upon the terms contained in the SPD on file with the Plan Administrator and the Medical Plan Claims Administrator. The Claimant may also request, free of charge, more detailed information, names of any medical professionals consulted, and copies of relevant documents, as defined in and required by law, which were used by the Medical Plan Claims Administrator to adjudicate the claim.

**Right to Request an External Review:**

**Standard External Review**

A Claimant (or someone acting on the Claimant’s behalf) may request external review of an Adverse Benefit Determination by filing a request for external review within four (4) months after the date of receipt of a notice of an Adverse Benefit Determination. The request for external review must be made in writing to the Medical Plan Claims Administrator. Within five (5) business days following the date of receipt of the external review request, a preliminary review of the request will be performed to determine whether:

1. The Claimant is (or was) covered under the Plan at the time the health care item or service was requested, or, in the case of a retrospective review, the Claimant was covered under the Plan at the time the health care item or service was provided; and
2. The Adverse Benefit Determination is not based on the fact the Claimant was not eligible for coverage under the Plan; and
3. The Claimant has exhausted the Plan’s internal appeal process (unless exhaustion is not otherwise required); and
4. The Claimant has provided all the information and forms required to process an external review.

The Claimant will be notified of the results of the preliminary review within one business day after completion of the preliminary review. If the request is incomplete, the notice must describe the information, materials, etc. needed to complete the request, and set forth the time limit for the Claimant to provide the additional information needed (the longer of the initial four-month period within which to request an external review or, if later, forty-eight (48) hours, after the receipt of this notice.

If the claim is eligible for external review, an Independent Review Organization (IRO) will be assigned to conduct the external review.

**Expedited External Review**

Expedited external review may be requested when:

1. An Adverse Benefit Determination involves a medical condition where the timeframe completing an expedited internal appeal would seriously jeopardize the Claimant’s life, health or ability to regain maximum function, and a request for an internal appeal has been filed; or
2. A final internal Adverse Benefit Determination involves (a) a medical condition where the timeframe for completing an expedited internal appeal would seriously jeopardize the Claimant’s life, health, or ability to regain maximum function; or (b) an admission, availability of care, continued stay, or health care item or service for which the Claimant received emergency services, but has not been discharged from a facility.

The request for an expedited external review must be made in writing to the Medical Plan Claims Administrator. Immediately upon receipt of the request for an expedited review, a determination will
be made as to whether the request meets the requirements described above for a standard external review, the Claimant will be notified of the determination, and an IRO will be assigned as described above for a standard external review.

**External Review by IRO**

The Medical Plan Claims Administrator will timely (in the case of an expedited external review, expeditiously) provide to the IRO documents and any information considered in making the Adverse Benefit Determination. The Claimant may submit additional information in writing to the IRO within ten (10) business days of the IRO’s notification that it has been assigned the request for external review. The IRO will review all information and documents timely received. In making its decision, the IRO is not bound by the Plan’s prior determination. To the extent additional information or documents are available and the IRO considers them appropriate, the IRO may also consider the following in reaching a decision:

1. The Claimant’s medical records; and
2. The attending health care professional’s recommendation; and
3. Reports from appropriate health care professionals and other documents submitted by the Plan, the Claimant, or the Claimant’s treating Health Care Provider; and
4. The terms of the Claimant’s summary plan description; and
5. Evidence-based practice guidelines; and
6. Any applicable clinical review criteria developed and used by the Plan; and
7. The opinion of the IRO’s clinical reviewer or reviewers after considering information noted above, as appropriate.

**Notice of Final External Review Decision**

The IRO will provide written notice of the final external review decision to the Claimant and the Medical Plan Claims Administrator within forty-five (45) days after the IRO receives the request for external review. The notice will contain a general description of the reason for the request for external review and a discussion of the principal reason or reasons for its decision, including the rationale for its decision and any evidence-based standards that were relied on in making its decision. To the extent the final external review decision reverses the Plan’s decision (as was reflected in the notice of adverse benefit determination), the Plan shall follow the final external review decision of the IRO.

In the case of an expedited external review, the IRO will provide the notice of the final external review decision as expeditiously as the Claimant’s medical condition or circumstances require, but in no event more than seventy-two (72) hours after the IRO receives the request for an expedited external review. If the IRO’s notice of decision is not in writing, the IRO must provide written confirmation of the decision within 48 hours.

**Compliance with IRO Decision**

If the IRO reverses the Plan’s Adverse Benefit Determination or final internal Adverse Benefit Determination, the Plan will immediately provide coverage or issue payment according to the terms of the Plan.

**Section 7**

**MEDICAL PLAN DESCRIPTION**

This Section describes the Medical Plan benefits for Plan Participants.

**A. COVERED MEDICAL EXPENSES**

The following are Covered Medical Expenses of the Medical Plan offered by the MUS Benefits Plan:
1. Expenses within the Allowed Amount (Plan Participants are responsible for charges by Out-of-Network Providers exceeding the Allowed Amount (balance billing)); and

2. Expenses within the specified benefit limitations contained in this Section and the current MUS Choices Enrollment Workbook Schedule of Benefits, and which meet other requirements of this Plan Description; and

3. Expenses for Covered Medical services defined in provisions E. and F. of this Section.

Covered Medical Expenses are paid or credited to the Plan Participant’s Deductible, Coinsurance and Copayment obligations described below.

B. DEDUCTIBLE

DEDUCTIBLE – During each annual benefits enrollment (described in Section 2, provision B.), Plan Participants may choose to enroll in the Medical Plan for the upcoming Benefit Plan Year (See Section 3; provision H. for Retiree plan options). Covered Medical Expenses incurred by a Plan Participant are credited toward the annual Deductible until the Plan Participant meets the individual Deductible or until expenses credited toward the Deductible for all covered family members meet the family Deductible. The Medical Plan does not begin paying benefits for a Plan Participant until either the Participant’s annual Deductible or the family Deductible is met. Services from an Out-of-Network Provider have a separate annual Deductible and annual Out-of-Pocket Maximum. An Out-of-Network Provider can also balance bill the difference between the Allowed Amount and the billed charge.

EXEMPTIONS FROM DEDUCTIBLE – Some Covered Medical Expenses are exempt from the annual Deductible. Review the current MUS Choices Enrollment Workbook Schedule of Benefits for specific exemptions.

C. COINSURANCE AND COPAYMENT

COINSURANCE – After a Plan Participant has satisfied the annual Deductible, the Plan Participant pays a Coinsurance percentage of the Covered Medical Expenses they incur until the Out-of-Pocket Maximum is reached. A Plan Participant’s Coinsurance Maximum has been reached when either: a) the Plan Participant accrues the maximum amount of individual Covered Medical Expenses that are subject to Coinsurance in the Benefit Plan Year or b) the Plan Participant’s covered family accrues the maximum amount of family Covered Medical Expenses that are subject to Coinsurance in the Benefit Plan Year. The Plan then pays any remaining Covered Medical Expenses the Plan Participant incurs in the Benefit Plan Year. Services from an Out-of-Network Provider have a separate Coinsurance percentage and annual Out-of-Pocket Maximum. An Out-of-Network Provider can also balance bill the difference between the Allowed Amount and the billed charge.

EXEMPTIONS FROM COINSURANCE – Some Covered Medical Expenses are exempt from Coinsurance. Review the current MUS Choices Enrollment Workbook for specific exemptions.

PRIMARY CARE PHYSICIAN/SPECIALIST PROVIDER COPayment – A fixed dollar Copayment, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits, applies to charges for the office visit only. All other Covered Medical Expenses for services rendered during the office visit are subject to the annual Deductible and Coinsurance. The Copayment is not credited toward the annual Deductible, but it does apply toward the annual Out-of-Pocket Maximum.

EMERGENCY ROOM COPayment – A fixed dollar Copayment, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits, applies to charges for the emergency room visit only. The Copayment is waived if the emergency room visit is immediately followed by a Hospital Inpatient Admission. All other Covered Medical Expenses for services at the emergency room are subject to the annual Deductible and Coinsurance. The Copayment is not credited toward the annual Deductible, but it does apply toward the annual Out-of-Pocket Maximum.
**URGENT CARE COPAYMENT** – A fixed dollar Copayment, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits, applies to charges for the urgent care visit only. All other Covered Medical Expenses for services at the urgent care are subject to the annual Deductible and Coinsurance. The Copayment is not credited toward the annual Deductible, but it does apply toward the annual Out-of-Pocket Maximum.

**D. BENEFIT MAXIMUMS**

Some Covered Medical Expenses include benefit maximums in the form of annual limits on the number of allowed visits or services or dollar limits payable for services. For the Medical Plan, these benefit maximums are indicated in the description of the specific services below and/or in the current MUS Choices Enrollment Workbook Schedule of Benefits.

**E. DEFINITION OF COVERED MEDICAL SERVICES**

Covered Medical Services are visits, services, procedures, and supplies:

1. Listed in this Section as Covered Medical Services, and not specified as exclusions in this Section or in the current MUS Choices Enrollment Workbook Schedule of Benefits; and

2. Either Medically Necessary for the diagnosis or treatment of Injury, Illness or maternity; or services specified as covered preventive services in this Section; and

3. Provided to a Plan Participant by a covered Licensed Health Care Provider practicing within the scope of their license; and

4. Provided and coded in accordance with applicable standard medical and medical insurance practice.

**F. SPECIFIC COVERED MEDICAL SERVICES**

Expenses for the following services, which meet the above definition of Covered Medical Services, are covered by this Medical Plan as described in provision E. of this Section.:

1. **Inpatient Hospital Services** – *The Plan strongly recommends that all Inpatient care be Pre-Certified by Utilization Management at the Medical Plan Claims Administrator.* Please refer to Section 6 - How to Obtain Benefits. Inpatient Hospital services are Covered Medical Services when a Plan Participant is confined to a licensed Hospital for Medically Necessary treatment of an Injury or Illness requiring Inpatient care. Any Hospital confinement with a primary purpose of obtaining diagnostic tests, examination, Custodial Care, rest or rehabilitation shall not be considered a Covered Medical Service, except as otherwise provided in this Plan Description.

   Inpatient Hospital services include the following (other Hospital services are covered in other provisions):
   a. Daily room and board in a semi-private room or private room and general nursing services, or confinement in an intensive care unit. If private room accommodations are used, the daily Room and Board charge allowed will not exceed the facility's average semi-private room charges.
   b. Medically Necessary Hospital expenses for miscellaneous services and supplies furnished by the Hospital, including hemodialysis and x-ray.
   c. Nursery neonatal unit services, including general nursing services, Hospital expenses for miscellaneous services and supplies, Physical Therapy, hemodialysis and x-ray, care or treatment of Injury or Illness, congenital defects, birth abnormalities of a newborn Dependent, or premature birth of a newborn Dependent.

   A benefit determination on a claim will be rendered only after the claim has been submitted to
adjudicate whether it is eligible for coverage under the terms and conditions of the Plan. If it is determined not to be eligible, the Plan Participant will be responsible to pay for all charges that are determined to be ineligible. Therefore, although not required, Pre-Certification of any Inpatient Admission is strongly recommended to obtain coverage information prior to incurring charges.

2. Inpatient Professional Care – (Pre-Certification of all Inpatient Admissions is strongly recommended) – Health care services performed, prescribed, or supervised by a Licensed Health Care Provider including diagnostic, therapeutic, medical, referral, and consultative health care services (See Surgery provision for surgical services).

3. Outpatient Hospital Services – Outpatient Hospital services rendered to a Plan Participant who is not admitted for Inpatient care.

4. Emergency Room – Hospital emergency room services for care or treatment of a Medical Emergency. Emergency room benefits are subject to a Copayment (defined in provision C. of this Section and the current MUS Choices Enrollment Workbook Schedule of Benefits), as well as the annual Deductible and Coinsurance.

5. Outpatient Office and Urgent Care Clinic Services – Coverage includes health care services by a Physician, Naturopath, or Licensed Health Care Provider working in a Physician’s office or urgent care clinic, or by other office/clinic staff members under Physician direction. These services include, but are not limited to, diagnostic services including x-ray; treatment services including minor surgery; laboratory services; radiation services provided within the office or clinic and referral services. These services are subject to a Copayment (defined in provision C. of this Section and the current MUS Choices Enrollment Workbook Schedule of Benefits), as well as the annual Deductible and Coinsurance.

Prescription drugs intended for use in a Physician’s office or setting, other than home use, are covered when billed during an evaluation or management encounter.

6. Services of an Ambulatory Surgical Center – defined below.

“Ambulatory Surgical Center” (also called same-day surgery center or Outpatient surgery center) means a licensed facility with a staff of Physicians, other Licensed Health Care Providers and permanent facilities, either freestanding or as a part of a Hospital, equipped and operated primarily for performing Outpatient surgical procedures and which a patient is admitted to and discharged from within a twenty-four (24) hour period. Such facilities must provide continuous Physician and registered nursing services whenever a patient is in the facility. An Ambulatory Surgical Center must meet any requirements for certification or licensing for Ambulatory Surgery Centers in the state in which the facility is located.

“Ambulatory Surgical Center” does not include an office or clinic maintained by a Dentist or Physician for the practice of dentistry or medicine, a Hospital emergency room or trauma center.

7. Diagnostic Services – X-rays, laboratory tests, tissue exams, medical diagnostic procedures (e.g., MRI, CAT scans, EKG or EEG) ordered by a Physician, or other Provider licensed to order the test, for the treatment or care of an Illness or Injury and that are provided by an independent lab or other Outpatient facility, the Physician’s or other Provider’s office or clinic.

8. Surgical Services – (Pre-Certification of all Inpatient Admissions is strongly recommended) Surgical procedures provided in any licensed facility are covered as described below (See the Bariatric Surgery Provision 39. for benefits for bariatric surgery):

a. If more than one surgical procedure is performed during the same operating session, charges up to the Allowed Amount for the major procedure will be covered plus one-half of charges up
to the Allowed Amount for each of the lesser procedures. When two surgeons of different specialties perform distinctly different procedures in one operating session, claims will be reviewed before determination on coverage is made. There is no additional coverage for incidental surgery. “Incidental surgery” is a procedure which is an integral part of, or incidental to, the primary surgical service and performed during the same operative session. Surgery is not incidental if:

1. It involves a major body system different from the primary surgical services, or

2. It adds significant time and complexity to the operating session and amount of patient care.

b. If two or more surgeons acting as co-surgeons perform the same operations or procedures other than as an Assistant at Surgery, the Allowed Amount will be divided between them. This provision is subject to the limitations listed above.

c. “Assistant at Surgery” is a Physician or non-Physician assistant who actively assists the operating Physician in the performance of covered surgery. Assistant at Surgery charges will be covered as follows:

1. If the Assistant at Surgery is a Physician, the Allowed Amount will be 20 percent of the Allowed Amount for the surgical procedure or the assistant’s charge, whichever is less.

2. If the Assistant at Surgery is a non-Physician assistant or surgical technician, the Allowed Amount will be 10 percent of the Allowed Amount for the surgical procedure or the assistant’s charge, whichever is less.

3. Benefits are not available when the Assistant at Surgery is present only because the facility requires such services.

4. Benefits for the Assistant at Surgery will be paid only if such services were Medically Necessary.

5. If two surgeons are paid as primary surgeons or co-surgeons for their multiple surgeries, no allowance as an Assistant at Surgery will be made to either of the surgeons. Any charges for an additional Assistant at Surgery will be subject to review.

9. **Post-mastectomy Care** – Inpatient care will be covered for the time that is determined to be Medically Necessary by the attending Physician and in consultation with the patient following a mastectomy, a lumpectomy, or a lymph node(s) dissection for the treatment of breast cancer.

10. **Reconstructive Breast Surgery** – *(Pre-Certification of all Inpatient Admissions is strongly recommended)* – Reconstructive breast surgery after a mastectomy is covered. Covered Medical Services include, but are not limited to, the following:

    a. Reconstructive breast surgery means surgery performed because of a mastectomy to reestablish symmetry between the breasts. The term includes, but is not limited to, augmentation mammoplasty, reduction mammoplasty and mastopexy.

    b. All stages of reconstruction of the breast, including re-pigmentation of the areola, on which a mastectomy has been performed.

    c. Surgery and reconstruction of the other breast to produce a symmetrical appearance.

    d. Chemotherapy or radiation therapy following surgical procedures.

    e. Prostheses and treatment of physical complications at all stages of a mastectomy and breast reconstruction, including lymphedemas.

Specifically excluded from this benefit are expenses for the following if they are unrelated to producing a symmetrical appearance:
a. Solely Cosmetic procedures.
b. Breast augmentation procedures.
c. Implants for the non-affected breast.
d. Non-surgical prostheses or any other procedure.


12. Nursing Services – Private duty nursing services of a Registered Nurse (RN) for skilled care, with a treatment plan determined by a Physician.

13. Ambulance Services – Ambulance Services are covered to the nearest facility where care or treatment of a Medical Emergency can be rendered; or from one facility to another for a higher level of care.

14. Travel Expenses for Out-of-Area Medical Care – If a Plan Participant’s Covered Medical Expenses for an Illness or Injury requires treatment services which are not available in the area in which the Plan Participant resides, the Plan may reimburse travel expenses to seek services rendered by an out-of-area Provider. The Plan will reimburse travel expenses for meals, lodging, commercial and personal automobile, commercial airline, railroad, or bus transportation expenses to and from the nearest licensed medical facility that is equipped to provide the necessary treatment services. Travel expenses for Covered Medical out-of-area treatment Services are reimbursed at the State reimbursement rates and are limited to a maximum of $1,500 per Benefit Plan Year or $5,000 per transplant.

The travel benefit is for travel expenses for the patient only.

OUT-OF-AREA MEDICAL TRAVEL PRIOR AUTHORIZATION

Out-of-Area travel expenses must be Prior Authorized. If Prior Authorization is not obtained, charges for travel expenses will not be covered. Please refer to Section 6 - How to Obtain Benefits.

Plan Participants must complete an Out-Of-Area Medical Travel Prior Authorization Application Form and submit the completed form to the MUS Benefits Office prior to travel. This form is available from the Plan Participant’s campus Human Resources/Benefits Office, the MUS Benefits Office, or on the MUS Choices website at www.choices.mus.edu.

15. Dental Services – The Plan will cover charges up to the Dental Fee Schedule Allowed Amount for:

a. Medically Necessary services of a dentist or an oral surgeon licensed to practice in the state where services are provided if payment would be made under this Medical Plan for the same services provided by a Physician.
b. Services of a dentist or oral surgeon for treatment required because of accidental Injury to sound natural teeth. Services must be completed within twelve (12) months of the date of the accident.

Orthodontics, dentofacial orthopedics, or related appliances are not covered.

16. Durable Medical Equipment and Orthopedic Appliances – Charges up to the Allowed Amount for the following services and supplies requiring a Physician’s written prescription are covered:

a. Purchase of Orthopedic Appliances, including but not limited to, casts, splints, braces, trusses, crutches and other Medically Necessary rigid or semi-rigid supports used to restrict or eliminate motion in a diseased, injured, weak or deformed body member.
b. Rental (up to the purchase price) of a Hospital-type bed, wheelchair, or other durable therapeutic equipment (provided the equipment is designed for prolonged use over a period of time, serves a specific therapeutic purpose in the treatment of an Injury or Illness, is primarily
and customarily used for a medical purpose, and is appropriate for use in the home or the purchase of this equipment if economically justified, whichever is less).

c. For Durable Medical Equipment for which purchase is not feasible, reasonable rental charges will be paid. The MUS Plan Case Manager may determine a reasonable rate.

d. Replacement or repair of Durable Medical Equipment or Orthopedic Appliances.

**Prior Authorization of charges that may exceed $2,500 is strongly recommended. Please refer to Section 6, How to Obtain Benefits.**

17. **Prosthetic Appliances** – Purchase of prosthetic appliances, defined as devices that are designed to replace a natural body part lost or damaged due to Illness or Injury to restore full or partial bodily function or appearance, including but not limited to, artificial limbs, eyes, and larynx, and replacement or repair of such prosthetic appliances.

18. **Miscellaneous Supplies for Use Outside of a Hospital** – Specialized medical supplies ordered by a Physician for the Medically Necessary treatment of Injury or Illness obtained from a Physician’s office, Urgent Care Clinic, Hospital (or other Inpatient facility licensed to provide skilled 24 hour medical care), Ambulatory Surgical Center, or medical supply company, and which are not covered by the Prescription Drug Plan (see Section 9), including specialized dressings, catheters, and supplies for renal dialysis equipment. Dental braces and corrective shoes are specific exclusions of this Plan.

19. **Inborn Errors of Metabolism** – Treatment of inborn errors of metabolism that involve amino acid, carbohydrate, and fat metabolism, and for which medically standard methods of diagnosis, treatment, and monitoring exist.

20. **Blood Transfusion Services** – Blood transfusions, including the cost of blood, blood plasma, blood plasma expanders, and packed cells; storage charges for blood are covered when the patient has blood drawn and stored for the patient’s own use for a planned surgery. Any credit allowable for replacement of blood plasma by donor or blood insurance will be deducted from the total Covered Medical Expenses.

21. **Radiation therapy or chemotherapy.**

22. **Oxygen, other gases and their administration.**

23. **Anesthetics and administration of an anesthetic.**

24. **Medical Records Services** – Reasonable services for producing medical records only if incurred for utilization review, audits or investigating a claim for benefits if requested and approved by the Plan. Services that exceed limits imposed by applicable law will not be deemed to be reasonable.

25. **Home Health Care** – Care provided for Medically Necessary services and supplies furnished by a home health agency in a covered Plan Participant’s home in accordance with a home health care plan as prescribed by a Physician. A home health agency is a public agency or a private organization that is licensed as a home health agency by a state or is certified to participate as such under Title XVIII of the Social Security Act. A home health care plan is a treatment plan for the continued care and treatment of the Plan Participant while under the care of a Physician. The Physician must approve the home health care plan in writing and certify that the home health care is Medically Necessary. The home health care benefit is limited, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

**Prior Authorization for home health care is strongly recommended. See Section 6 - How to Obtain Benefits.**
Home health care services provided by a Home Health Agency include:

a. Nursing services by an RN or Licensed Practical Nurse (LPN) under the supervision of an RN.
b. Physical, Speech, or Occupational Therapy.
c. Skilled Nursing Care services.
d. Medical supplies and equipment for use in the home.

Home health care services exclude the following:

a. Services that are primarily for the convenience of the covered individual’s family.
b. Transportation services.
c. Respite Care.
d. Services that consist primarily of Custodial Care, even if Medically Necessary. Custodial Care includes services or treatment that, regardless of where it is provided:
   1) Could be rendered safely by an individual without medical skills; and
   2) Is designed mainly to help the patient with daily living activities, including (but not limited to):
      a) Personal care such as help in walking and getting in and out of bed; help with bathing; help with eating by spoon, tube or gastrostomy; exercising; dressing; enema and using the toilet.
      b) Homemaking such as preparing meals or special diets.
      c) Moving the patient.
      d) Acting as companion or sitter.
      e) Supervising medication that can usually be self-administered.
      f) Oral hygiene.
      g) Ordinary skin and nail care.

An independent medical review staff contracted by the Plan may, if necessary, determine what services are Custodial Care. When a confinement or visit is found to be mainly for Custodial Care, some services (such as prescription drugs, x-rays, and lab tests) may still be covered. All bills should be routinely submitted for review and consideration.

26. Hospice Care – The Hospice Care benefit is limited, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits. Hospice care services provide a coordinated set of services that:

a. Arranges, coordinates, and/or provides hospice care services for terminally ill patients and their families through a hospice care team; and
b. Is licensed, accredited, or approved by the state to establish and manage hospice care programs; and

c. Maintains records of hospice care services provided and bills for such services on a consolidated basis.

A Hospice care team is an interdisciplinary group of personnel that provides hospice care services and may include:

a. A Physician; and
b. A patient care coordinator (Physician or RN or LPN who serves as an intermediary between the hospice care program and the attending Physician); and

c. An RN or LPN; and
d. A mental health specialist; and
e. Lay volunteers.

Benefits for hospice care are subject to the following conditions:

a. The services must be Medically Necessary; and
b. A Physician must order the services; and

c. The patient is terminally ill; and

d. The patient is expected to live no more than six (6) months.
HOSPICE CARE SERVICES – Services that are designed to meet the physical, psychological, spiritual, and social needs of the terminally ill Plan Participant and their family by providing palliative (pain controlling) and supportive medical, nursing and other health services during the sickness or bereavement. Covered Services include, but are not limited to, the following:

a. Room and board, including any charges made by the facility as a condition of occupancy, or on a regular daily or weekly basis such as general nursing services (If private room accommodations are used, the daily Room and Board charge allowed will not exceed the facility's average semi-private charges or an average semi-private rate made by a representative cross section of similar institutions in the area.).

b. Nursing care by an RN, an LPN, or a public health Nurse who is under the direct supervision of a RN.

c. Physical Therapy and Speech Therapy, when rendered by a licensed therapist.

d. Medical supplies, including drugs, biologicals and medical appliances.

e. Physician's services.

f. Services, supplies, and treatments deemed Medically Necessary and ordered by a licensed Physician.

g. Counseling and other support services provided to meet the physical, psychological, spiritual, and social needs of the terminally ill patient; and

h. Instructions for care of the patient, counseling, and other support services for the patient’s immediate family. Patient’s immediate family means the patient’s legal spouse, and children and, when assuming responsibility for patient care, parents and siblings.

27. Care by a Skilled Nursing Facility (Extended Care Unit or Facility, or Transitional Care Unit) – If, because of an Injury or Illness, a covered Plan Participant requires Skilled Nursing Care confinement in a licensed Skilled Nursing Facility (defined below), expenses will be Covered Medical Expenses for the period of such confinement, but not to exceed the limits, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.

SKILLED NURSING FACILITY SERVICES include the following:

a. Room and board, including any charges made by the facility as a condition of occupancy, or on a regular daily or weekly basis such as general nursing services. If private room accommodations are used, the daily room and board charge allowed will not exceed the facility's average semi-private charges or an average semi-private rate made by a representative cross section of similar institutions in the area; and

b. Medical services customarily provided by the Skilled Nursing Care Facility, except for private duty or special nursing services and Physicians’ fees; and

c. Drugs, biologicals, solutions, dressings and casts, furnished for use during confinement in a Skilled Nursing Care Facility, but no other supplies.

A Skilled Nursing Facility is an institution, or distinct part thereof, which meets the following conditions:

a. It is currently licensed as a long-term care facility or Skilled Nursing Facility in the state in which the facility is located; and

b. It is not, other than incidentally, a place for rest, the aged, drug addicts, alcoholics, mentally disabled individuals, Custodial or educational Care, or care of mental disorders; and

c. It is certified by Medicare.

28. Maternity and Routine Newborn Care – If a Plan Participant incurs expenses due to a pregnancy, including elective abortion, benefits will be payable in the same manner and subject to the same limitations and conditions as any other medical condition.

Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.
Coverage includes:

a. Prenatal office visits.
b. Services of a Physician or other licensed Provider, Hospital, Physician Staffed Birthing Center or licensed certified nurse midwife for maternity care.
c. Nursery and Physician’s services for newborn well-baby care, including circumcision and PKU testing, while both the Plan Participant and the newborn child are Inpatient because of the child’s birth.
d. Breast pump and supplies. See Section 7, provision 45, Breast Pump.
e. Comprehensive lactation support and counseling by a certified lactation consultant, under the general supervision of a licensed Physician (MD or DO) or a licensed mid-level practitioner (Advanced Practice Registered Nurse, Physician Assistant, or licensed Certified Nurse Midwife) during pregnancy and/or during the postpartum period.

NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT -- Under federal law, group health plans generally may not restrict benefits for any Hospital length of stay related to childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following delivery by 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 that does not exceed 48 hours (or 96 hours).

A MATERNITY PROGRAM is available to Medical Plan Participants. Services are designed to monitor the expectant mother’s progress, respond to questions, and help assure a healthy full-term delivery. These services are available to all pregnant MUS Medical Plan Participants who notify the MUS WellBaby Program Coordinator at 1-406-660-0082. Notification should occur when pregnancy is diagnosed or as soon after as possible. To receive the full benefits of this program, notification is required within the first trimester.

29. Preventive Care Benefits

a. Well-Child Preventive Care without Immunizations
   If a Dependent Child on the Medical Plan incurs examination expenses for preventive well-child health care, the Plan will pay up to the Allowed Amount for the Dependent Child. Deductible, Copayment, and Coinsurance do not apply when utilizing an In-Network Provider.

b. Preventive Immunizations for Adults and Children
   If a Medical Plan Participant receives services from a Physician or other Licensed Health Care Provider for preventive immunizations, the Plan will pay up to the Allowed Amount for the Dependent Child or adult (up to age 19). Deductible, Copayment, and Coinsurance do not apply when utilizing an In-Network Provider.

   Preventive immunizations include, but are not limited to, diphtheria, chicken pox, tetanus, hepatitis A & B, pertussis, oral polio vaccine, measles, mumps, rubella, rotavirus, HPV, shingles, pneumonia, influenza, and tests for tuberculosis.

   For recommended immunization schedules for all ages, visit the Centers for Disease Control (CDC) website at www.cdc.gov/vaccines.

   **Note:** These immunizations are available through public health clinics at a lower cost.

c. Preventive Health Care for Adults (age 19 and older)
   If a Medical Plan Participant receives services for any of the following preventive health screenings as recommended by a Physician, the Plan will pay in full up to the Allowed Amount.
Deductible, Copayment, and Coinsurance do not apply when utilizing an In-Network Provider. See current MUS Choices Enrollment Workbook Schedule of Benefits for benefit guidelines.

1) Pap smear and/or routine pelvic exam.
2) Routine mammogram.
3) Routine breast cancer susceptibility gene (BRCA) testing, including genetic counseling and evaluation for the routine BRCA test, for a woman as determined by a Licensed Health Care Provider or Physician.
4) Routine prostate exam.
5) Routine colonoscopy, proctoscopy, sigmoidoscopy or fecal occult blood screen.
6) Routine lab work.
7) Prescribed female contraceptives.

The complete list of recommended preventive services, as set forth in the recommendations of the U.S. Preventive Services Task Force (Grade A and B rating), the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, and the guidelines supported by the Health Resources and Services Administration, can be viewed at http://www.uspreventiveservicestaskforce.org//page/name/uspstf-a-and-b-recommendations.

d. Disease Management Education Programs

Programs conducted by Licensed Health Care Providers are covered for prescribed Outpatient self-management training and education (such as dietary and nutritional counseling) for treatment of diabetes or other diseases. Education must be provided by a registered dietician or other Licensed Health Care Provider. This coverage applies to covered Medical Plan Participants to help manage and monitor the care of the covered individual(s) in the family with the disease. Claims should be submitted to the Medical Plan Claims Administrator in the name of the patient with the disease. Benefits are specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

e. Preventive Health Screenings (WellChecks) available through the MUS Wellness Program

Adult Medical Plan Participants over the age of 18 are eligible for two WellCheck screenings per Benefit Plan Year (July 1 – June 30). These health screenings, offered at no cost to the Plan Participant, include:
1) Blood pressure tests when obtained through the MUS Wellness Program.
2) Basic blood panel and biometric screenings when obtained through the MUS Wellness Program.

30. Orthotic Devices – Impression casting and orthotic devices for treatment of malformation or structural weakness of the foot provided the device is prescribed by a Physician and custom-fitted for the covered Plan Participant. Benefits are limited to a dollar amount per Benefit Plan Year, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

31. Gender Identity Disorder/Gender Dysphoria Treatments and Services – Coverage includes charges for Medically Necessary surgical and non-surgical treatment such as:

a. Psychotherapy; and

b. Continuous hormone replacement therapy and corresponding testing to monitor the safety; and

c. Gender Reassignment surgery which may be indicated for individuals who provide the following documentation:

1) A written psychological assessment from at least one qualified behavioral health Provider experienced in treating Gender Dysphoria, is needed for breast surgery. The assessment must document that an individual meet all of the following criteria:
i. Persistent, well-documented Gender Dysphoria. *Please refer to Section 14 – Definitions.*

ii. Capacity to make a fully informed decision and to consent for treatment.

iii. Must be at least 18 years of age (age of majority).

iv. If significant medical or mental health concerns are present, they must be reasonably well controlled.

2) A written psychological assessment from at least two qualified behavioral health Providers experienced in treating Gender Dysphoria, who have independently assessed the individual, is required for genital surgery. The assessment must document that an individual meet **all** of the following criteria:

i. Persistent, well-documented Gender Dysphoria. *Please refer to Section 14 – Definitions.*

ii. Capacity to make a fully informed decision and to consent for treatment.

iii. Must be at least 18 years of age (age of majority).

iv. If significant medical or mental health concerns are present, they must be reasonably well controlled.

v. Complete at least 12 months of successful continuous full-time real-life experience in the desired gender.

vi. Complete 12 months of continuous cross-sex hormone therapy appropriate for the desired gender (unless medically contraindicated).

3) A Treatment plan that includes ongoing follow-up and care by a qualified behavioral health Provider experienced in treating Gender Dysphoria.

d. When the above criteria are met, the following Gender Reassignment surgical procedures are Medically Necessary and covered as a proven benefit:

1) Male-to-Female (MtF)

i. Clitoroplasty (creation of clitoris)

ii. Labiaplasty (creation of labia)

iii. Orchietomy (removal of testicles)

iv. Penectomy (removal of penis)

v. Urethroplasty (creation of female urethra)

vi. Vaginoplasty (creation of vagina)

vii. Coloproctostomy

viii. Vulvoplasty (correction of vulva)

2) Female-to-Male (FtM)

i. Bilateral mastectomy or breast reduction*

ii. Hysterectomy (removal of uterus)

iii. Metoidioplasty (creation of penis, using clitoris)

iv. Penile prosthesis

v. Phalloplasty (creation of penis)

vi. Salpingo-oophorectomy (removal of fallopian tubes and ovaries)

vii. Scrotoplasty (creation of scrotum)

viii. Testicular prosthesis

ix. Urethroplasty (reconstruction of male urethra)

x. Vaginectomy (removal of vagina)

xi. Vulvectomy (removal of vulva)

* Bilateral mastectomy or breast reduction may be done as a stand-alone procedure, without having genital reconstruction procedures. In those cases, the individual does not need to complete hormone therapy prior to procedure.

Expenses for treatment of Gender Identity Disorder are covered to the same extent as would be covered if the same covered treatment or service was rendered for another medical condition.
Treatment is subject to all Plan provisions including applicable Deductibles, Copayments and Coinsurance percentage.

Benefits are limited to one sex transformation reassignment per lifetime, which may include several staged procedures.

Certain ancillary procedures and services, when performed as part of Gender Reassignment, are excluded from coverage under the Medical Benefit Exclusions section of the Plan. It is important to review those exclusions.

Prior Authorization Review is strongly recommended for treatment of Gender Identity/Gender Dysphoria. Please refer to Section 14 – Definitions. Certain Medically Necessary surgical procedures are initiated by referral and assessment. If you choose not to obtain a Prior Authorization Review, the claim may be denied if the service, treatment or supply is not Medically Necessary or is excluded by the Plan when the claim is submitted.

32. Rehabilitative Care – Includes Medically Necessary Physical Therapy, Occupational Therapy, Speech Therapy, and cardiac, respiratory, or pulmonary rehabilitative care, Acupuncture, Medical Massage Therapy, and Chiropractic services.

**Inpatient Benefits** – Inpatient benefits for all rehabilitative care, except cardiac, respiratory or pulmonary rehabilitative care, are limited to the number of days of Inpatient rehabilitative care per Benefit Plan Year, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits. Inpatient care must be under the direction of a licensed Physician and the nature of the treatment (frequency, duration and/or variety) or the physical condition of the patient must be such that Outpatient treatment is not a realistic alternative.

*Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.*

**Outpatient Benefits** – Outpatient benefits are limited to Medically Necessary services outlined in a rehabilitation treatment plan, including, but not limited to, Speech Therapy, Physical Therapy, and Occupational Therapy but not to exceed the limits, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits. Outpatient benefits apply to therapy services provided when the covered Plan Participant is not a registered bed patient of a rehabilitation unit. Services must be provided by a licensed therapist and must be Medically Necessary for an acute condition, with continuing, measurable progress in restoring body function and/or preventing disability following Illness, Injury, or loss of body part.

Additional Outpatient rehabilitation therapy visits will not be covered when it is directed at the maintenance of the current level of functioning or for Plan Participants with chronic conditions, over-use conditions, or musculoskeletal aches or pains. Continuation of coverage will not be covered for prevention of future injury, recreation (spa therapy), sports conditioning, and/or stress reduction of any kind.

**Chiropractic Services** – Professional services for spinal treatment performed by a licensed chiropractor. Spinal treatment means detection or correction by manual or mechanical means of structural imbalance, distortion, or subluxation in the body for removing nerve interference or its effects where such interferences are the result of or related to distortion, misalignment, or subluxation of or in the vertebral column.

**Acupuncture Services** – Professional Acupuncture services performed by a licensed acupuncturist to treat illnesses using the insertion of needles at specified sites of the body.

**Medical Massage Therapy** – Professional Medical Massage Therapy services performed by a licensed massage therapist. Medical Massage Therapy is the manual manipulation of soft body
tissues (muscle, connective tissue, tendons, and ligaments) to enhance an individual’s health and well-being.

The limitations below apply to these rehabilitative care services:

a. The number of visits in a Benefit Plan Year for all Outpatient professional rehabilitative are limited, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.
b. Any ancillary lab or x-ray is covered like other lab and x-ray services and not subject to the per visit limit.

**REHABILITATIVE CARE DOES NOT INCLUDE:** Custodial Care, diagnostic admissions, maintenance therapy, non-medical self-help therapy, sports conditioning, vocational education therapy, learning or developmental disabilities (including speech delays), social or cultural rehabilitation, visual, or auditory disorders, or any treatment for Chemical Dependency or Mental Illness.

33. **Prescription Drugs** – Prescription drugs dispensed by a medical facility as part of Inpatient Covered Medical Services are covered under the Medical Plan. Other prescription drugs and diabetic supplies are covered by a separate Prescription Drug Plan, described in Section 9.

34. **Treatment of Severe Mental Illness** – The Plan will cover charges up to the Allowed Amount for Medically Necessary Inpatient services provided by a Hospital, Psychiatric Hospital, Mental Health Treatment Center or Free-Standing Inpatient Facility for the treatment of severe Mental Illness. Outpatient services for the treatment of Severe Mental Illness are also covered by the Plan.

*Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.*

Benefits for Severe Mental Illness will be paid the same as any other Illness. The following disorders are defined by the American Psychiatric Association as Severe Mental Illness:

a. Schizophrenia
b. Schizoaffective disorder
c. Bipolar disorder
d. Major depression
e. Panic disorder
f. Obsessive-compulsive disorder
g. Autism

35. **Treatment of Other Mental Illness** – If a Plan Participant incurs expenses for the treatment of Mental Illness, other than Severe Mental Illness defined above, the Plan will pay as follows:

a. **INPATIENT MENTAL ILLNESS TREATMENT** – Services for Medically Necessary confinement as an Inpatient in a Hospital, Mental Health Treatment Center, Psychiatric Hospital or Free-Standing Inpatient Facility for treatment of Mental Illness (including any in-Hospital/facility services of a Physician or other Licensed Health Care Provider) are Covered Medical Expenses, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

*Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.*

b. **PARTIAL HOSPITALIZATION MENTAL ILLNESS TREATMENT**
For treatment of conditions that qualify for Inpatient Mental Illness benefits, a Plan Participant may exchange one day of Inpatient Hospitalization for two days of partial Hospitalization. Two days of Partial Hospitalization count as one day toward the maximum number of Inpatient days covered per Benefit Plan Year.
Partial Hospitalization is a time-limited ambulatory (Outpatient) program offering active treatment that is therapeutically intensive, encompassing structured clinical services within a stable, therapeutic program. The program can involve day, evening, and weekend treatment. The underlying aim of this treatment is stabilization of clinical instability resulting from severe impairment and/or dysfunction in major life areas.

A partial Hospitalization program should offer four to eight hours of therapy five days a week. The hours of therapy per day and the frequency of visits per week will vary depending on the clinical symptoms and progress being made with each patient.

c. **OUTPATIENT MENTAL ILLNESS TREATMENT** – Outpatient services for Mental Illness treatment are Covered Medical Services, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits, when provided by one of the following Providers:

1) Hospital; or
2) Mental Health Treatment Center; or
3) Physician, psychiatrist, licensed clinical psychologist, licensed social worker, or licensed professional counselor.

d. **PRE-CERTIFICATION OF INPATIENT ADMISSION** – All admissions to an Inpatient facility are subject to a review of Medical Necessity by Utilization Management at the Medical Plan Claims Administrator. All denials of an admission or portion thereof, by Utilization Management at the Medical Plan Claims Administrator on behalf of the Plan, shall result in the denial of all benefits and reimbursements related to the denied admission or the applicable portion of the denied admission.

36. **Chemical Dependency (Alcohol and Drug Abuse) Treatment** – If a Plan Participant incurs expenses for the treatment of Chemical Dependency, the Plan will pay as follows:

a. **INPATIENT CHEMICAL DEPENDENCY TREATMENT** – Services for Medically Necessary confinement as an Inpatient in a Hospital, Free-Standing Facility, or licensed Alcohol/Chemical Dependency Treatment Center for treatment of substance abuse, alcohol or drug abuse (including any in-Hospital/facility services of a Physician of other Licensed Health Care Provider) are Covered Medical Expenses, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits

*Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.*

b. **OUTPATIENT CHEMICAL DEPENDENCY TREATMENT** – Outpatient services for Chemical Dependency treatment are Covered Medical Expenses, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits

c. **BENEFIT CONDITIONS:**

1) Inpatient services must be provided by a Hospital, Psychiatric Hospital, a Freestanding Inpatient Facility, or a licensed Alcohol/Chemical Dependency Treatment Center, (defined below) under a program in which a Physician directly supervises the staff or approves individual client treatment plans. All facilities must be fully licensed by the state in which the services are performed.

2) **Pre-Certification of Inpatient Admission** – All admissions to an Inpatient facility are subject to a review of Medical Necessity by Utilization Management at the Medical Plan Claims Administrator. All denials of an admission or portion thereof, by Utilization Management at the Medical Plan Claims Administrator on behalf of the Plan, shall result in the denial of all benefits and reimbursements related to the denied admission or the applicable portion of the denied admission.
3) The Plan will pay benefits for Outpatient Chemical Dependency services only if the services are provided by a Physician, psychiatrist, licensed clinical psychologist, licensed social worker, licensed professional counselor, or certified chemical dependency/addiction counselor.

An Alcohol/Chemical Dependency Treatment center is a facility which provides a program for the treatment of alcoholism or drug addiction pursuant to a written treatment plan, approved and under the direct supervision of a Physician, and which facility is also:

a. Affiliated with a Hospital under a contractual agreement with an established system for patient referral; or
b. Licensed, certified, or approved as a chemical dependency treatment facility by the Montana Department of Public Health and Human Services or by the appropriate authority within the state where services are provided. Services incurred at programs approved only by the Montana Department of Corrections shall be paid as an Outpatient benefit.

37. Second Surgical Opinion – Voluntary
If a Plan Participant is advised by a Physician to have a surgical procedure performed, the Plan will pay up to the Allowed Amount for a second opinion on the need for surgery (including x-ray and laboratory services). Deductible and Coinsurance do not apply.

If the second surgical opinion does not confirm that the proposed surgery is medically advisable, the Plan will pay up to the Allowed Amount for a third opinion.

Benefit Conditions – Benefits will be payable only if:

a. The opinion is provided by a specialist who is:
   1) Certified by the American Board of Medical Specialties in a field related to the proposed surgery; and
   2) Independent of the Physician who first advised the surgery.

b. The specialist makes a personal examination of the Plan Participant.

38. Treatment of Temporomandibular Joint Syndrome (TMJ) – Surgical Treatment of TMJ that cannot be treated non-surgically is a Covered Medical Service. Prior Authorization is strongly recommended for surgical treatment of TMJ. If determined to be Medically Necessary, standard benefits will apply to the surgery, subject to the annual Deductible and Coinsurance percentage, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.

39. Organ or Tissue Transplant Services – Prior Authorization is strongly recommended. Charges related to non-Experimental or non-Investigational organ or tissue transplant procedures are covered, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits, subject to the following conditions:

a. A second opinion is recommended prior to undergoing any transplant procedure. This second opinion should concur with the attending Physician's findings regarding the Medical Necessity of such procedure. The Physician rendering this second opinion must be qualified to render such a service either through experience, specialist training or education, or such similar criteria, and must not be affiliated in any way with the Physician who will be performing the actual surgery.

b. If the donor is covered under this Medical Plan, expenses incurred by the donor will be considered for benefits to the extent that such expenses are not payable by the recipient’s plan.
c. If the recipient is covered under this Medical Plan, expenses incurred by the recipient will be considered for benefits. Expenses incurred by the donor, who is not covered under this Medical Plan according to eligibility requirements, will be considered allowable expenses to the extent that such expenses are not payable by the donor's plan. In no event will benefits be payable more than the procedure-based benefit still available to the recipient.

If both the donor and the recipient are covered under this Medical Plan, expenses incurred by each individual will be treated separately for each individual.

The Allowed Amount for securing an organ from a cadaver or tissue bank, including the surgeon's charge for removal of the organ and a Hospital's charge for storage or transportation of the organ will be considered a Covered Medical Expense.

**Pre-Certification of all Inpatient Admissions is strongly recommended as described in Section 6.**

**Transplant Travel Expenses** – If a Plan Participant’s covered transplant expenses requires treatment services which are not available in the area in which the Plan Participant resides, the Plan may reimburse travel expenses to an out-of-area Provider. The Plan will reimburse travel expenses for meals, lodging, commercial and personal automobile, commercial airline, railroad, or bus transportation expenses to and from the nearest licensed medical facility that is equipped to provide the necessary treatment services. Travel expenses for covered transplant out-of-area treatment services are reimbursed at the State reimbursement rates and is limited to a maximum of $5,000 per transplant.

*The travel benefit is for travel expenses for the patient only.*

**OUT-OF-AREA MEDICAL TRAVEL PRIOR AUTHORIZATION** – Out-of-Area travel expenses **must** be Prior Authorized. **If Prior Authorization is not obtained, charges for travel expenses will not be covered.** Please refer to Section 6 - How to Obtain Benefits.

Plan Participants must complete an Out-of-Area Medical Travel Prior Authorization Application Form and submit the completed form to the MUS Benefits Office prior to travel. This form is available from the Plan Participant’s campus Human Resources/Benefits Office, the MUS Benefits Office, or on the MUS Choices website at www.choices.mus.edu.

**40. Bariatric Surgery** – Bariatric surgery for the treatment of Morbid Obesity/Clinically Severe Obesity is covered, as specified in the current MUS Choices Enrollment Workbook Schedule of Benefits.

*Treatment must be Prior Authorized as Medically Necessary by Utilization Management at the Medical Plan Claims Administrator. If Prior Authorization is not obtained or charges are found not to be Medically Necessary, all charges related to bariatric surgery will not be covered. In addition, the Plan Participant must participate in Case Management through the Plan.*

“Morbid Obesity” means a condition of persistent and uncontrollable weight gain that is potentially life-threatening and is defined as a body mass index (BMI) greater than 40. Body Mass Index (BMI) is calculated by dividing an individual’s weight (in kilograms) by their height squared (in meters).

Charges incurred for weight reduction, weight loss, the treatment of obesity, and the treatment of Morbid Obesity/Clinically Severe Obesity are excluded for the following:

a. Non-surgical treatment of weight gain, weight reduction or weight maintenance, including but not limited to, prescription drugs, vitamins, food supplements, counseling, diet and educational programs, except those services covered through the MUS Wellness Program.
b. Any incurred expenses for which all conditions of the bariatric surgery benefit of this Plan have not been met.

c. Any incurred expenses before a Prior Authorization has been approved by the Medical Plan Claims Administrator.

d. Any redo or revision of a prior bariatric surgical procedure.

e. A second bariatric surgical procedure, regardless if the first procedure was performed while covered under this Plan.

If Prior Authorized, Medical Benefits will be provided for bariatric surgery for Morbid Obesity/Clinically Severe Obesity, as defined above, and a directly related pre-surgical assessment, a directly related post-surgical follow-up care and complications because of bariatric surgery, subject to the following conditions:

I. **Roux-en-Y gastric bypass (RYGB) or laparoscopic adjustable silicone gastric banding (LASGB or Lap-Band):**

The Plan considers open or laparoscopic Roux-en-Y gastric bypass (RYGB), or laparoscopic adjustable silicone gastric banding (LASGB or Lap-Band), or vertical sleeve gastrectomy (gastric sleeve) Medically Necessary when the selection criteria listed below are met.

**Selection Criteria:**

1. Presence of severe obesity that has persisted for at least three (3) years for a Plan Participant who has been continuously covered under the MUS Choices Medical Plan for at least eighteen (18) consecutive months, is defined as meeting the following:
   a. Body mass index (BMI) exceeding 40; or
   b. Body mass index (BMI) exceeding 35 combined with at least two of these conditions:
      i. Clinically significant obstructive sleep apnea.
      ii. Pickwickian syndrome.
      iii. Congestive heart failure.
      iv. Cardiomyopathy.
      v. Insulin dependent or oral medication dependent diabetes.
      vi. Severe musculoskeletal dysfunction.
      vii. Gastric Esophageal Reflux Disorder.
      viii. Pulmonary edema.
      ix. Medically refractory hypertension (blood pressure greater than 140 mmHg systolic and/or 90 mmHg diastolic despite optimal medical management); and

2. The Plan Participant has completed growth (18 years of age or documentation of completion of bone growth); and

3. The Plan Participant has attempted weight loss in the past without successful long-term weight reduction; and

4. The Plan Participant must complete pre-surgical program as required by the bariatric center.

5. For Plan Participants who have a history of severe psychiatric disturbance (schizophrenia, borderline personality disorder, suicidal ideation, severe depression) or who are currently under the care of a psychologist/psychiatrist or who are on psychotropic medications, a pre-operative psychological evaluation and clearance is necessary to exclude Plan Participants who are unable to provide informed consent or who are unable to comply with the pre- and post-operative regimen. **Note:** The presence of depression due to obesity is not normally considered a contraindication to bariatric surgery.

II. **Vertical Banded Gastroplasty (VBG):**

The Plan considers open or laparoscopic vertical banded gastroplasty (VBG) Medically Necessary for Plan Participants who meet the selection criteria for bariatric surgery and who are at increased...
risk of adverse consequences of an RYGB due to the presence of any of the following co-morbid medical conditions:

1. Hepatic cirrhosis with elevated liver function tests; inflammatory bowel disease (Crohn's disease or ulcerative colitis); or
2. Radiation enteritis; demonstrated complications from extensive adhesions involving the intestines from prior major abdominal surgery, multiple minor surgeries, or major trauma; or
3. Poorly controlled systemic disease (American Society of Anesthesiology (ASA) Class IV).

41. **Home Infusion Therapy** – Coverage is provided in lieu of hospitalization for home infusion therapy, including but not limited to, antibiotic therapy, enteral nutrition, total parenteral nutrition, pain management and specialized disease state therapy. Services also include education for the covered individual, the covered individual’s caregiver, or a family member. Home infusion therapy services include pharmacy, supplies, equipment, and skilled nursing services when billed by a home infusion therapy organization.

42. **Eyeglasses or Contacts following Cataract Surgery** – One pair of eyeglasses or pair of contacts within six (6) months following cataract surgery. Benefits are limited to one (1) pair of corrective lenses and one (1) pair of eyeglass frames or one (1) pair of corrective contact lenses.

43. **Alternative Care** – The Plan Administrator may, at their sole discretion, authorize payments for services that are not listed as Covered Benefits. Such payments shall be made only upon agreement by the Plan Participant and the MUS Plan Administrator.

44. **Contraceptive Management** – “Contraceptive Management”, regardless of Medical Necessity, means Physician or Licensed Health Care Provider fees related to a prescription contraceptive device, obtaining a prescription for contraceptive drugs and Food and Drug Administration approved contraceptive methods, sterilization procedures and patient education and counseling for all women with reproductive capacity, purchasing, fitting, injecting, implantation or placement of any contraceptive device. Services related to follow-up and management of side effects, counseling for continued adherence, and device removal are included.

Self-administered prescription contraceptives are covered by a separate Prescription Drug Plan described in Section 9.

45. **Breast Pump** –

**Standard Breast Pump** – The Plan will cover the purchase or rental (up to 10 months or the purchase price) of one (1) standard breast pump, either manual, battery-powered, mobile hands-free (wearable), or electric, for covered pregnant or postpartum Medical Plan Participants per delivery or adoption, up to a $300 maximum.

**Hospital Grade Electric Breast Pump** – The Plan will cover the rental only (up to 3 months) of one Hospital grade breast pump for postpartum Medical Plan Participants, in place of the above, when deemed appropriate by the ordering Physician under the Plan Participant’s Durable Medical Equipment benefit (subject to the annual Deductible, Coinsurance percentage, and Out-of-Pocket Maximum). The Plan Participant must have a Physician’s prescription and letter of medical necessity submitted for review.

A hospital grade breast pump may be appropriate in the following circumstances:

1) Premature hospitalized newborn.
   a) When the infant is premature at 24-34 weeks of gestation, and the mother is pumping breast milk, awaiting the baby’s ability to nurse directly from the breast.
   b) When the infant is premature at 35-37 weeks of gestation and continues to experience difficulty coordinating suck and swallow, and the mother is pumping...
breast milk, awaiting the baby’s ability to nurse and transfer milk efficiently from the breast, or

2) An infant with cardiac anomalies or any medical condition that makes them unable to sustain breast feeding due to poor coordination of suck and swallow, fatigue, neurologic disorder or genetic abnormality (e.g., respiratory, cardiac or genetic condition) that interferes with breast feeding, or

3) An infant with a congenital anomaly that interferes with the ability to nurse directly or efficiently from the breast and achieve good milk transfer (e.g., cleft lip or palate, and/or other anomalies of the tongue, mouth or pharynx), or

4) There is an involuntary separation of an infant from its mother for more than 24 hours due to illness or injury of the infant, if the mother is hospitalized and separated from the infant, or if the infant is readmitted to the Hospital within thirty (30) days after initial discharge.

5) For multiples (including twins), until breast-feeding at the breast is established consistently with good milk transfer, or

6) When the mother has an anatomical breast problem, which may resolve with the use of a Hospital grade breast pump (e.g., inverted nipple or mastitis), or

7) For any infants for medical reasons who are temporarily unable to nurse directly from the breast (e.g., NICU babies) or during any hospitalization of the mother or baby which will interrupt nursing.

8) When the infant has poor weight gain, in the first four (4) weeks of life, related to milk production and pumping breast milk is an intervention and the infant has a documented weight loss of seven percent (7%) or greater in the first week of life or has not regained birthweight by 2 weeks of age, or

9) When the infant has poor weight gain after four (4) weeks of age related to mother’s milk production and pumping breast milk frequently throughout the day, along with baby’s nursing at breast, will attempt to improve mother’s supply.

10) For women who wish to breastfeed their adopted infant or infant born through surrogacy in attempt to induce lactation. The process involves nipple stimulation with use of an electric breast pump beginning at least two months before the adoptive or natural mother expects to be breast-feeding.

A Hospital grade breast pump is **not Medically Necessary** when the above criteria are not met or when it is requested solely to allow for the mother’s return to work or mother’s or family convenience or vacationing.

**Prior Authorization of charges for a Hospital Grade Breast Pump is strongly recommended.**

**The following replacement supplies are eligible for coverage**, the Plan will pay in full up to the Allowed Amount:

1) Tubing for breast pump.
2) Adapter for breast pump.
3) Cap for breast pump bottle.
4) Breast shield, splash protector, and flanges for use with breast pump.
5) Polycarbonate bottle for use with breast pump.
6) Locking ring for breast pump.

**The following breast pump supplies are excluded from coverage:**

1) Baby weight scales.
2) Batteries and battery packs.
3) Breast milk storage bags, ice packs, labels, labeling lids, and other similar products.
4) Breast pump cleaning charges or supplies, including soap, sprays, wipes, steam cleaning bags, and other similar products.
5) Creams, ointments, and similar other products that relieve breast or nipple irritation or inflammation.
6) Electric power adapter for travel.
7) Garments or other similar products that allow mobile hands-free (wearable) pump operation.
8) Nursing bras, bra pads, breast shells, nipple shield, and other similar products.
9) Travel bags and other similar travel or carrying accessories.

46. **Vision Exam** – Vision and eye health evaluation (preventive or medical), including but not limited to, eye health examination, dilation, refraction, and prescription for glasses or contacts. See current MUS Choices Enrollment Workbook Schedule of Benefits for benefit guidelines.

**G. GENERAL PLAN EXCLUSIONS AND LIMITATIONS**

The Plan does not pay any of the following charges or expenses.

1. Charges by the Plan Participant for all services and supplies resulting from any work-related Illness or Injury which occurs in the course of employment for wage or profit or which occurs in the course of any volunteer work when the organization for whom the Plan Participant is volunteering has elected or is required by law to obtain coverage for such volunteer work under state or federal workers’ compensation laws or other legislation, including Employees’ compensation or liability laws of the United States (collectively called “Workers’ Compensation”). This exclusion applies to all such services and supplies resulting from a work-related Illness or Injury even though the Plan Participant:
   
   a. Receives benefits for only a portion of the services incurred under Workers’ Compensation.
   b. Does not have Workers’ Compensation coverage because the organization failed to obtain such coverage.
   c. Waived their rights to such coverage or benefits.
   d. Fails to file a claim within the filing period allowed by law.
   e. Fails to comply with any other provision of the law to obtain coverage or benefits.
   f. Is permitted to elect not to be covered by Workers’ Compensation but fails to make such an election.
   g. Elects not to be covered by Workers’ Compensation and has affirmatively made that election.

   This exclusion will not apply to a Plan Participant’s regular household or domestic activities, employment not in the usual course of the trade, business, profession or occupation of the Plan Participant or employer, or employment of a Dependent member of an employer’s family for whom an exemption may be claimed by the Employer under the Internal Revenue Code.

2. Any expense or charge for service or supplies which are provided or paid for by the federal government or its agencies, except for:
   
   a. The Veterans’ Administration, when services are provided to a veteran for a disability that is not service connected.
   b. A military Hospital or facility, when services are provided to a Retiree (or Dependent of a Retiree) from the armed services.
   c. A group health plan established by a government for its own civilian Employees and their Dependents.

3. Charges that are caused by or arising out of war or act of war (whether declared or undeclared), civil unrest, armed invasion or aggression or during service in the armed forces of any country.

4. Any loss, expense, or charge:
   
   a. That is incurred while a Plan Participant is on active duty or training in the Armed Forces, National Guard, or Reserves of any state or country; and
b. For which any governmental body or its agencies are liable.

5. Any expense that is more than the Allowed Amount.

6. Services rendered or started, or supplies furnished, prior to the Plan Participant’s Effective Date of coverage under the Plan or after the Plan Participant’s coverage is terminated under the Plan.

7. Any expense or charge for which a Plan Participant does not have to pay or would not be an incurred expense in the absence of this Plan.

8. Any expense or charge that is primarily for the Plan Participant’s convenience or comfort or that of the Participant’s family, caretaker, Physician, or other Licensed Health Care Provider.

9. Expenses for smoking cessation products, unless provided through the MUS Prescription Drug Plan and based on the limitation of two (2) 90-day quit attempts per year (180 days total).

10. Charges for preparation of reports or itemized bills relating to Covered Medical Expenses, unless specifically requested and approved by the Plan.

11. Expenses for homeopathic services, products, and botanical preparations.

12. Expenses incurred by individuals other than the covered Plan Participant receiving treatment, service, or supplies.

13. Expenses for which the Plan Participant is not, in the absence of this coverage, legally obligated to pay, or for which a charge would not ordinarily be made in the absence of this coverage.

14. Charges for services, treatment, or supplies not considered legal in the United States.

15. Expenses for services or supplies that are not specifically listed as a Covered Medical Service of this Medical Plan.

16. Expenses for the following treatments, services or supplies:

   a. Expenses related to or connected with treatments, services, or supplies that are excluded under this Medical Plan.

   b. Treatments, services or supplies that are the result of any medical complication resulting from a treatment, service or supply which is, or was at the time the charge was incurred, excluded from coverage under this Medical Plan.

H. MEDICAL PLAN BENEFIT EXCLUSIONS

The General Plan Exclusions and Limitations of the Plan apply to Medical Benefits, in addition to the following Medical Plan Benefit Exclusions:

1. Charges related to care or treatment of, surgery performed for, or as the result of, a Cosmetic procedure. This exclusion will not apply when such treatment is rendered to correct a congenital anomaly for a covered Dependent Child.

2. Charges for services, supplies, treatments, or procedures, surgical or otherwise, not recognized as generally accepted and Medically Necessary for the diagnosis and/or treatment of an active Illness or Injury, or which are Experimental or Investigational, except as specifically stated as a Covered Benefit of this Plan.
3. Charges for non-Medically Necessary surgery, services, care or treatment of Gender Identity Disorder/Gender Dysphoria, including but not limited to the following, are considered Cosmetic and not Medically Necessary, when performed as part of Gender Reassignment:

   a. Abdominoplasty
   b. Blepharoplasty
   c. Body Contouring (e.g., fat transfer, lipoplasty, panniculectomy)
   d. Breast enlargement, including augmentation mammoplasty and breast implants
   e. Brow lift, face/forehead lift and/or neck tightening
   f. Calf implants
   g. Check, chin and nose implants
   h. External penile prosthesis (vacuum and erection devices)
   i. Injection of fillers or neurotoxins
   j. Facial bone remodeling/reconstruction for facial feminization
   k. Hair removal (e.g., electrolysis or laser)
   l. Hair transplantation
   m. Lip augmentation or lip reduction
   n. Liposuction (suction-assisted lipectomy)
   o. Mastopexy
   p. Pectoral implants for chest masculinization
   q. Pharmaceutical agents to treat hair loss or growth, sexual performance post-Gender Reassignment genital surgery (e.g., Cialis or Viagra)
   r. Pubertal suppression therapy
   s. Rhinoplasty
   t. Skin resurfacing (e.g., dermabrasion, chemical peels, laser)
   u. Surgical or hormone treatment for participants under age 18
   v. Thyroid cartilage reduction/reduction thyroid chondroplasty/trachea shave (removal or reduction of the Adam’s apple)
   w. Treatment received outside the United States
   x. Treatment not prior-authorized by the Plan
   y. Voice lessons or voice therapy
   z. Voice modification surgery (e.g., laryngoplasty, glottoplasty or shortening of the vocal cords)

4. Charges for treatment of Gender Identity Disorder/Gender Dysphoria when the services are for the reversal of a prior Gender Reassignment surgery or reversal of a prior surgery to revise secondary sex characteristics.

5. Charges for penile implant devices and surgery, and any related services except for surgical treatment of Gender Identity Disorder/Gender Dysphoria.

6. Charges for treatment for reproduction services, including, but not limited to, sperm preservation in advance of hormone treatment or Gender Dysphoria surgery, cryopreservation of fertilized embryos, oocyte preservation, surrogate parenting, donor eggs, donor sperm and host uterus for individuals who are seeking services for Gender Identity Disorder/Gender Dysphoria.

7. Charges for hospitalization when such confinement occurs primarily for physiotherapy, hydrotherapy, convalescent or rest care, or any routine physical examinations, tests or treatments not connected with the actual Illness or Injury.

8. Charges for Physicians’ fees for any treatment which is not rendered by or in the physical presence of a Physician.
9. Charges for Licensed Health Care Providers’ fees for any treatment which is not rendered by or in the physical presence of a Licensed Health Care Provider, including charges for telemedicine or virtual office visits.

10. Special duty nursing services are excluded:
   a. Which would ordinarily be provided by the Hospital staff or its Intensive Care Unit (the Hospital benefit of the Plan pays for general nursing services by Hospital staff); or
   b. When a private duty nurse is employed solely for the convenience of the patient or the patient’s family or for services which would consist primarily of bathing, feeding, exercising, homemaking, moving the patient, giving medication or acting as a companion, sitter or when otherwise deemed not Medically Necessary as requiring Skilled Nursing Care.

11. Charges related to the purchase or fitting of eyeglasses, contact lenses, hearing aids, batteries or related supplies.

12. Charges for Dental treatment on or to the teeth, the nerves or roots of the teeth, gingival tissue or alveolar processes; however, benefits will be payable for treatment required because of accidental bodily Injury to sound natural teeth. Such expenses must be incurred within twelve (12) months of the date of accident. This exception will not, for any reason, be deemed to include charges for treatment for the repair or replacement of a denture.

13. Charges related to or in connection with treatment of infertility, including, but not limited to, artificial insemination, in-vitro fertilization, Gamete Intrafallopian Transfer (G.I.F.T.), Zygote Intrafallopian Transfer (Z.I.F.T.), Artificial Response Technology (A.R.T.), or other ovum transplant procedures; gene manipulation therapy; procedures to restore or enhance fertility; assisted reproductive techniques or surgical procedures; expenses related to donor sperm and donor ova (collection, preparation, storage); and surrogate services.

14. Charges for family counseling without the patient present, recreational counseling or milieu therapy.

15. Charges resulting from or related to the reversal of a sterilization procedure.

16. Any expense or charge which results from appetite control or any treatment of obesity, except surgical treatment for morbid obesity. Coverage for surgical treatment of morbid obesity is provided only as specifically stated in the Bariatric Surgery provision of Covered Medical Services.

17. Any expense or charge for orthopedic shoes or other supportive device for the feet, except as provided under the Orthotic Devices provision.

18. Hair transplant procedures, wigs and artificial hairpieces. This exclusion will not apply to the purchase of one wig or artificial hairpiece per lifetime if purchased for alopecia or within three (3) months of cancer treatment. A replacement wig or artificial hairpiece will be subject to review and may be allowed if normal wear and tear has made the prosthetic ineffective or if the patient’s size changes (i.e. a child grows, and the prosthetic no longer fits).

19. Charges for any surgical, medical or Hospital services and/or supplies rendered relating to radial keratotomy, LASIK or any other procedure designed to correct farsightedness, nearsightedness or astigmatism.

20. Charges related to Custodial Care and transportation.

22. Complications that directly result from acting against medical advice, non-compliance with specific Physician’s orders or leaving an Inpatient facility against medical advice.

23. Equipment, including but not limited to, motorized wheelchairs or beds, that exceeds the patient’s needs for everyday living activities as defined by the Americans with Disabilities Act as amended from time to time, unless Medically Necessary by independent review, and not primarily for personal convenience.

24. Specialized computer equipment, including but not limited to, Braille keyboards and voice recognition software, unless determined to be Medically Necessary, and not primarily for personal convenience.

25. Any expense or charge that is primarily for the Plan Participant’s education, training, or development of skills needed to cope with an Injury or Illness, except as provided under the rehabilitative care provision and the Disease Process Education Benefit.

26. Expenses for smoking cessation products, unless provided through the MUS Prescription Drug Plan and based on the limitation of two (2) 90-day quit attempts per year (180 days total).

27. Expenses for homeopathic services, products, and botanical preparations.


29. Health care services to treat alcohol or drug co-dependency.

30. Charges for the following (known as a “Never Event”) when the condition is due to patient confinement or surgery:
   a. Removal of an object left in the body during surgery.
   b. Catheter-associated urinary tract infection.
   c. Pressure ulcers.
   d. Vascular catheter-associated infection.
   e. Infection inside the chest after coronary artery bypass graft surgery.
   f. Hospital acquired Injuries such as fractures, dislocations, intracranial injuries, crushing Injuries and burns.
   g. Amputation or removal of the wrong body part or organ.

31. Chelation therapy expenses, except for acute arsenic, gold, mercury, or lead poisoning.

32. Any expense or charge for non-surgical treatment of temporomandibular joint (TMJ) syndrome. Surgical treatment of TMJ is covered if Medically Necessary. Prior Authorization is strongly recommended for surgical treatment of TMJ. See Section 6 – How to Obtain Benefits.

33. Expenses or charges for genetic counseling except for genetic counseling for routine BRCA testing. See Section 7 – Medical Plan Description, provision 29 (c) (3).

34. Charges for electrical stimulation treatment are considered Experimental, Investigational, and/or unproven. Providers who commonly use this type of treatment in their practice include, but are not limited to: Physical Therapists, Chiropractors, and Acupuncturists. The types of electrical stimulation treatment that are excluded include, but are not limited to:
   a. H-Wave electrical stimulation.
   b. Threshold Electrical Stimulation (TES).
   c. Microcurrent stimulation.
   d. Galvanic stimulation
e. Electroceutical therapy- identified by other names including, but not limited to, non-invasive neuron blockade, electroceutical neuron blockade, bioelectric treatment systems.
f. Cranial Electrotherapy Stimulation (CES).
g. Auricular electrostimulation.
h. Transcutaneous electrical stimulation (TENS).
i. Interferential Current Stimulation (IFCS).
j. Electric stimulation.
k. Sympathetic therapy.
l. Functional Neuromuscular Stimulation (FNS).

Section 8
DENTAL PLAN DESCRIPTION

This Section describes the Dental Plan benefits for Plan Participants. See Section 6 – How to Obtain Benefits for information on claims processing and claims appeal information. See provision C. below for specific Dental maximums.

A. DENTAL PLAN OPTIONS

There are two Dental Plan options:

1. Basic Plan (available to all active Employees and their covered Dependents).
   The Basic Plan covers only Preventive & Diagnostic services listed in provision G. of this Section.

2. Select Plan (available to all active Employees and Retirees and their covered Dependents).
   The Select Plan covers Preventive & Diagnostic, Basic Restorative, Major Dental (e.g., dentures, bridges, crowns) and Oral Surgery listed in provision F. of this Section.

   The Select Plan also covers:
   • Implant procedures performed by a Dentist for endosseous, transosseus, subperiosteal and endodontic implants; implant connecting bars and implant repairs. Implants are defined as prosthetic appliances placed into or on the bone of the maxilla or mandible (upper or lower jaw) to retain or support Dental prosthesis
   • Orthodontia procedures performed by a Dentist involving the use of an active orthodontic appliance and post-treatment retentive appliances for treatment of malalignment of teeth and/or jaws which significantly interferes with their functions. Orthodontia procedures are subject to a lifetime maximum amount for each covered individual, as specified in provision C. of this Section.

B. DENTAL PLAN COVERAGE

The Dental Plan will pay only for the covered services as shown in the Basic and Select Plan Dental Fee Schedules, not to exceed the maximum reimbursement amount for the specified procedure code or the Plan limitations specified in provisions F., G. and H.

Covered Dental charges are those charges within the Plan Dental Fee Schedule, specified in provision E., for covered Dental services listed in provisions F., G., and not excluded in provision H. or I., when performed by a licensed Physician, Dentist, or licensed denturist operating within the scope of their license.

Dental services must be for the treatment of accidentally injured, diseased teeth, or supporting bone or tissue.

The Dental Plan Claims Administrator may require the submission of clinical reports, charts, and X-rays to complete the adjudication of a claim.
In a situation where a more expensive course of treatment is performed than is Medically Necessary or if the treatment is more extensive than is customarily provided, the Plan will pay an amount for the least expensive medically adequate course of treatment in accordance with the Dental Plan Fee Schedule. The Plan Participant will be responsible for the difference between the higher cost of the service and the lower cost of the customary service or standard practice.

For a Dental appliance, or modification of a Dental appliance, an expense is considered incurred at the time the impression is made. For a crown, bridge, or gold restoration, an expense is considered incurred at the time the tooth or teeth are prepared. For root canal therapy, an expense is considered incurred at the time a service is rendered or a supply furnished.

To locate a Delta Dental Dentist, visit the Delta Dental website at www.deltadentalins.com/MUS.

C. DENTAL MAXIMUM BENEFIT

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<tr>
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D. COORDINATION OF BENEFITS

If a Plan Participant receives Dental services that are covered under both MUS and another Dental plan, coverage and benefits are governed by Coordination of Benefits rules. These rules determine which plan pays benefits first and which plan pays second. Depending on the situation, the MUS may be the primary or secondary Dental Plan. The primary plan pays benefits without regard to the secondary plan. When MUS is the secondary plan, the MUS Plan will coordinate with the primary insurance carrier and pay for MUS-covered services according to MUS Plan provisions and limitations.

When acting as a secondary carrier, the MUS payment will not exceed the charge or the maximum reimbursement amount that would have been paid as the primary carrier.

Follow the guidelines set forth in Section 13 “Coordination of Benefits” to determine if the MUS Plan may be the primary or secondary Dental Plan.

If it is determined that the MUS Plan is the primary Dental Plan, Dental claims should be submitted to the MUS Dental Plan first. If the other plan is the primary Dental Plan, that plan’s claims processing rules should be followed and then submit the remaining liability to the MUS Dental Plan. When submitting a claim to Delta Dental when MUS is the secondary plan, include a copy of the primary carrier’s Dental Explanation of Benefits (EOB).

E. DENTAL FEE SCHEDULE

The Dental Fee Schedule’s dollar amount is the maximum reimbursement by the Plan for the specified Dental services listed in provisions F. and G.

Orthodontia services (Select Plan only) are payable at 50% of the Dental Fee Schedule for authorized services, subject to a $1,500 annual maximum per covered individual.

The Dental Fee Schedule is the maximum reimbursement amount the Dental Plan will use for calculating the benefits for a single procedure. The maximum reimbursement amount for services provided:

- by a Delta Dental PPO (Preferred Provider Organization) Dentist is the lesser of the Dentist’s submitted fee, the amount shown on the Dental Fee Schedule or the PPO Dentist’s fee;
- by a Delta Dental Premier Dentist is the lesser of the Dentist’s submitted fee, the amount shown on the Dental Fee Schedule or the Dentist’s filed fee with Delta Dental in the Participating Dentist Agreement; or
- by a non-Delta Dental Dentist is the lesser of the Dentist’s submitted fee or the amount shown on the Dental Fee Schedule.
### DENTAL FEE SCHEDULE FOR THE BASIC PLAN

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<tr>
<th>Procedure Code</th>
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<td>D0140</td>
<td>Limited oral evaluation - problem focused</td>
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<td>D0145</td>
<td>Oral evaluation for a patient under three years of age and counseling with primary caregiver</td>
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<td>Comprehensive oral evaluation - new or established patient</td>
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<td>Detailed and extensive oral evaluation - problem focused, by report</td>
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**Note:** The CDT codes and nomenclature are copyright of the American Dental Association. *Notes in italic type have been added by Delta Dental for clarification.* The procedures described, and the Dental Fee Schedule Maximum Benefit indicated on this table, are subject to the terms of the contract and Delta Dental processing policies. These Fee Schedule amounts may be further reduced due to maximums, limitations and exclusions.

By Report – The Dental Plan will determine the Maximum Benefit allowed based on a narrative report submitted by the dentist and subject to the Plan’s Fee Schedule Maximum Benefit and annual maximum.

### G. DENTAL FEE SCHEDULE FOR THE SELECT PLAN

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<td>D2931</td>
<td>Prefabricated stainless-steel crown - permanent tooth</td>
<td>$222</td>
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<tr>
<td>D2932</td>
<td>Prefabricated resin crown</td>
<td>$221</td>
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<td>D2933</td>
<td>Prefabricated stainless-steel crown with resin window</td>
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<td>D2934</td>
<td>Prefabricated esthetic coated stainless-steel crown - primary tooth</td>
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<td>D2940</td>
<td>Protective restoration (sedative filling)</td>
<td>$70</td>
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<td>D2941</td>
<td>Interim therapeutic restoration - primary dentition</td>
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<tr>
<td>D2950</td>
<td>Core buildup, including any pins when required</td>
<td>$151</td>
</tr>
<tr>
<td>D2951</td>
<td>Pin retention - per tooth, in addition to restoration</td>
<td>$38</td>
</tr>
<tr>
<td>D2952</td>
<td>Post and core in addition to crown, indirectly fabricated</td>
<td>$263</td>
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<tr>
<td>D2954</td>
<td>Prefabricated post and core in addition to crown</td>
<td>$189</td>
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<td>D2960</td>
<td>Labial veneer (resin laminate) - chairside</td>
<td>$622</td>
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<td>D2961</td>
<td>Labial veneer (resin laminate) - laboratory</td>
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<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
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<td>D2962</td>
<td>Labial veneer (porcelain laminate) - laboratory</td>
<td>$692</td>
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<tr>
<td>D2971</td>
<td>Additional procedures to construct new crown under existing partial denture framework</td>
<td>By Report</td>
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<tr>
<td>D2980</td>
<td>Crown repair necessitated by restorative material failure</td>
<td>$94</td>
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<tr>
<td>D2981</td>
<td>Inlay repair necessitated by restorative material failure</td>
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<tr>
<td>D2982</td>
<td>Onlay repair necessitated by restorative material failure</td>
<td>$162</td>
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<tr>
<td>D2983</td>
<td>Veneer repair necessitated by restorative material failure</td>
<td>$112</td>
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<tr>
<td>D3110</td>
<td>Pulp cap - direct (excluding final restoration)</td>
<td>$44</td>
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<tr>
<td>D3220</td>
<td>Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament</td>
<td>$110</td>
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<tr>
<td>D3222</td>
<td>Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development</td>
<td>$183</td>
</tr>
<tr>
<td>D3310</td>
<td>Endodontic therapy (root canal) anterior tooth (excluding final restoration)</td>
<td>$489</td>
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<tr>
<td>D3320</td>
<td>Endodontic therapy (root canal) premolar tooth (excluding final restoration)</td>
<td>$596</td>
</tr>
<tr>
<td>D3330</td>
<td>Endodontic therapy (root canal) molar tooth (excluding final restoration)</td>
<td>$789</td>
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<tr>
<td>D3346</td>
<td>Retreatment of previous root canal therapy - anterior</td>
<td>$747</td>
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<tr>
<td>D3347</td>
<td>Retreatment of previous root canal therapy - premolar</td>
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<td>D3348</td>
<td>Retreatment of previous root canal therapy - molar</td>
<td>$917</td>
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<td>D3351</td>
<td>Apexification/recalcification - initial visit (apical closure/calcific repair of perforations, root resorption, etc.)</td>
<td>$520</td>
</tr>
<tr>
<td>D3352</td>
<td>Apexification/recalcification - interim medication replacement (apical closure/calcific repair of perforations, root resorption, pulp space disinfection, etc.)</td>
<td>$240</td>
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<tr>
<td>D3353</td>
<td>Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)</td>
<td>$376</td>
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<tr>
<td>D3410</td>
<td>Apicoectomy - anterior</td>
<td>$606</td>
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<tr>
<td>D3421</td>
<td>Apicoectomy - premolar (first root)</td>
<td>$544</td>
</tr>
<tr>
<td>D3425</td>
<td>Apicoectomy - molar (first root)</td>
<td>$597</td>
</tr>
<tr>
<td>D3426</td>
<td>Apicoectomy (each additional root)</td>
<td>$280</td>
</tr>
<tr>
<td>D3427</td>
<td>Periradicular surgery without apicoectomy</td>
<td>$359</td>
</tr>
<tr>
<td>D3430</td>
<td>Retrograde filling - per root</td>
<td>$148</td>
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<tr>
<td>D3450</td>
<td>Root amputation - per root</td>
<td>$278</td>
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<tr>
<td>D3920</td>
<td>Hemisection (including any root removal), not including root canal therapy</td>
<td>$240</td>
</tr>
<tr>
<td>D4210</td>
<td>Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant</td>
<td>$358</td>
</tr>
<tr>
<td>D4211</td>
<td>Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant</td>
<td>$113</td>
</tr>
<tr>
<td>D4212</td>
<td>Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth</td>
<td>$113</td>
</tr>
<tr>
<td>D4240</td>
<td>Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant</td>
<td>$400</td>
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<tr>
<td>D4241</td>
<td>Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant</td>
<td>$300</td>
</tr>
<tr>
<td>D4245</td>
<td>Apically positioned flap</td>
<td>$320</td>
</tr>
<tr>
<td>D4249</td>
<td>Clinical crown lengthening - hard tissue</td>
<td>$455</td>
</tr>
<tr>
<td>D4260</td>
<td>Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant</td>
<td>$784</td>
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<tr>
<td>D4261</td>
<td>Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant</td>
<td>$511</td>
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<tr>
<td>D4263</td>
<td>Bone replacement graft - retained natural tooth - first site in quadrant</td>
<td>$256</td>
</tr>
<tr>
<td>D4264</td>
<td>Bone replacement graft - retained natural tooth - each additional site in quadrant</td>
<td>$208</td>
</tr>
<tr>
<td>D4265</td>
<td>Biologic materials to aid in soft and osseous tissue regeneration</td>
<td>$200</td>
</tr>
<tr>
<td>D4267</td>
<td>Guided tissue regeneration - non-resorbable barrier, per site (includes membrane removal)</td>
<td>$131</td>
</tr>
<tr>
<td>D4268</td>
<td>Surgical revision procedure, per tooth</td>
<td>$237</td>
</tr>
<tr>
<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
</tr>
<tr>
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<td>------------------------------------------------------------------------------</td>
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<tr>
<td>D4270</td>
<td>Pedicle soft tissue graft procedure <em>(limited to two sites per quadrant)</em></td>
<td>$620</td>
</tr>
<tr>
<td>D4273</td>
<td>Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant or edentulous tooth position in graft</td>
<td>$632</td>
</tr>
<tr>
<td>D4274</td>
<td>Mesial/distal wedge procedure, single tooth (when not performed in conjunction with surgical procedures in the same anatomical area)</td>
<td>$386</td>
</tr>
<tr>
<td>D4275</td>
<td>Non-autogenous connective tissue graft (including recipient site and donor material) first tooth, implant, or edentulous tooth position in graft</td>
<td>$336</td>
</tr>
<tr>
<td>D4276</td>
<td>Combined connective tissue and double pedicle graft, per tooth</td>
<td>$826</td>
</tr>
<tr>
<td>D4277</td>
<td>Free soft tissue graft procedure (including recipient and donor surgical site) first tooth, implant, or edentulous tooth position in graft</td>
<td>$632</td>
</tr>
<tr>
<td>D4278</td>
<td>Free soft tissue graft procedure (including recipient and donor surgical sites) - each additional contiguous tooth, implant, or edentulous tooth position in same graft site</td>
<td>$474</td>
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<tr>
<td>D4283</td>
<td>Autogenous connective tissue graft procedure (including donor and recipient surgical sites) - each additional contiguous tooth, implant, or edentulous tooth in same graft site</td>
<td>$379</td>
</tr>
<tr>
<td>D4285</td>
<td>Non-autogenous connective tissue graft procedure (including recipient surgical site and donor material) - each additional contiguous tooth, implant, or edentulous tooth position in same graft site</td>
<td>$440</td>
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<tr>
<td>D4341</td>
<td>Periodontal scaling and root planing - four or more teeth per quadrant</td>
<td>$154</td>
</tr>
<tr>
<td>D4342</td>
<td>Periodontal scaling and root planing - one to three teeth per quadrant</td>
<td>$105</td>
</tr>
<tr>
<td>D4346</td>
<td>Scaling in presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation</td>
<td>$83</td>
</tr>
<tr>
<td>D4355</td>
<td>Full mouth debridement to enable comprehensive oral evaluation and diagnosis on a subsequent visit</td>
<td>$93</td>
</tr>
<tr>
<td>D4910</td>
<td>Periodontal maintenance</td>
<td>$94</td>
</tr>
<tr>
<td>D5110</td>
<td>Complete denture - maxillary</td>
<td>$608</td>
</tr>
<tr>
<td>D5120</td>
<td>Complete denture - mandibular</td>
<td>$662</td>
</tr>
<tr>
<td>D5130</td>
<td>Immediate denture – maxillary</td>
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</tr>
<tr>
<td>D5140</td>
<td>Immediate denture - mandibular</td>
<td>$666</td>
</tr>
<tr>
<td>D5211</td>
<td>Maxillary partial denture - resin base (including retentive/clasping materials, rests and teeth)</td>
<td>$436</td>
</tr>
<tr>
<td>D5212</td>
<td>Mandibular partial denture - resin base (including retentive/clasping materials, rests and teeth)</td>
<td>$436</td>
</tr>
<tr>
<td>D5213</td>
<td>Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)</td>
<td>$690</td>
</tr>
<tr>
<td>D5214</td>
<td>Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)</td>
<td>$650</td>
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<tr>
<td>D5221</td>
<td>Immediate maxillary partial denture - resin base (including any conventional clasps, rests, and teeth)</td>
<td>$523</td>
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<tr>
<td>D5222</td>
<td>Immediate mandibular partial denture - resin base (including any conventional clasps, rests, and teeth)</td>
<td>$706</td>
</tr>
<tr>
<td>D5223</td>
<td>Immediate maxillary partial denture - cast metal framework with resin denture base (including any conventional clasps, rests, and teeth)</td>
<td>$780</td>
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<tr>
<td>D5224</td>
<td>Immediate mandibular partial denture - cast metal framework with resin denture base (including any conventional clasps, rests, and teeth)</td>
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<tr>
<td>D5225</td>
<td>Maxillary partial denture - flexible base (including any clasps, rests and teeth)</td>
<td>$488</td>
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<tr>
<td>D5226</td>
<td>Mandibular partial denture - flexible base (including any clasps, rests and teeth)</td>
<td>$488</td>
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<tr>
<td>D5228</td>
<td>Removable unilateral partial denture - one-piece cast metal (including clasps and teeth), maxillary</td>
<td>$445</td>
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<tr>
<td>D5283</td>
<td>Removable unilateral partial denture - one-piece cast metal (including clasps and teeth), mandibular</td>
<td>$445</td>
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<tr>
<td>D5284</td>
<td>Removable unilateral partial denture - one-piece flexible base (including clasps and teeth) - per quadrant</td>
<td>$401</td>
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<tr>
<td>D5286</td>
<td>Removable unilateral partial denture - one-piece resin (including clasps and teeth) - per quadrant</td>
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<tr>
<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
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<tr>
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<tr>
<td>D5410</td>
<td>Adjust complete denture – maxillary</td>
<td>$32</td>
</tr>
<tr>
<td>D5411</td>
<td>Adjust complete denture – mandibular</td>
<td>$32</td>
</tr>
<tr>
<td>D5421</td>
<td>Adjust partial denture – maxillary</td>
<td>$33</td>
</tr>
<tr>
<td>D5422</td>
<td>Adjust partial denture - mandibular</td>
<td>$33</td>
</tr>
<tr>
<td>D5511</td>
<td>Repair broken complete denture base, mandibular</td>
<td>$86</td>
</tr>
<tr>
<td>D5512</td>
<td>Repair broken complete denture base, maxillary</td>
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<tr>
<td>D5520</td>
<td>Replace missing or broken teeth - complete denture (each tooth)</td>
<td>$76</td>
</tr>
<tr>
<td>D5611</td>
<td>Repair resin partial denture base, mandibular</td>
<td>$89</td>
</tr>
<tr>
<td>D5612</td>
<td>Repair resin partial denture base, maxillary</td>
<td>$89</td>
</tr>
<tr>
<td>D5621</td>
<td>Repair cast partial framework, mandibular</td>
<td>$160</td>
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<tr>
<td>D5622</td>
<td>Repair cast partial framework, maxillary</td>
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<tr>
<td>D5630</td>
<td>Repair or replace broken retentive clasping materials - per tooth</td>
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<tr>
<td>D5640</td>
<td>Replace broken teeth - per tooth</td>
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<td>D5650</td>
<td>Add tooth to existing partial denture</td>
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</tr>
<tr>
<td>D5660</td>
<td>Add clasp to existing partial denture - per tooth</td>
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<tr>
<td>D5710</td>
<td>Rebase complete maxillary denture</td>
<td>$320</td>
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<tr>
<td>D5711</td>
<td>Rebase complete mandibular denture</td>
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<tr>
<td>D5720</td>
<td>Rebase maxillary partial denture</td>
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<tr>
<td>D5721</td>
<td>Rebase mandibular partial denture</td>
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<tr>
<td>D5730</td>
<td>Reline complete maxillary denture (chairside)</td>
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<tr>
<td>D5731</td>
<td>Reline complete mandibular denture (chairside)</td>
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<tr>
<td>D5740</td>
<td>Reline maxillary partial denture (chairside)</td>
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<tr>
<td>D5741</td>
<td>Reline mandibular partial denture (chairside)</td>
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<td>D5750</td>
<td>Reline complete maxillary denture (laboratory)</td>
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<td>D5751</td>
<td>Reline complete mandibular denture (laboratory)</td>
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<td>D5760</td>
<td>Reline maxillary partial denture (laboratory)</td>
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<td>D5761</td>
<td>Reline mandibular partial denture (laboratory)</td>
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<tr>
<td>D5820</td>
<td>Interim partial denture (maxillary)</td>
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<td>D5821</td>
<td>Interim partial denture (mandibular)</td>
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<td>D5850</td>
<td>Tissue conditioning, maxillary</td>
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<tr>
<td>D5851</td>
<td>Tissue conditioning, mandibular</td>
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</tr>
<tr>
<td>D5863</td>
<td>Overdenture - complete maxillary</td>
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<tr>
<td>D5864</td>
<td>Overdenture - partial maxillary</td>
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<tr>
<td>D5865</td>
<td>Overdenture - complete mandibular</td>
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<tr>
<td>D5866</td>
<td>Overdenture - partial mandibular</td>
<td>$725</td>
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<tr>
<td>D6010</td>
<td>Surgical placement of implant body: endosteal implant</td>
<td>$855</td>
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<tr>
<td>D6012</td>
<td>Surgical placement of interim implant body for transitional prosthesis: endosteal implant</td>
<td>$850</td>
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<tr>
<td>D6013</td>
<td>Surgical placement of mini implant</td>
<td>$463</td>
</tr>
<tr>
<td>D6040</td>
<td>Surgical placement: eposteal implant</td>
<td>$1,500</td>
</tr>
<tr>
<td>D6050</td>
<td>Surgical placement: transosteal implant</td>
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<tr>
<td>D6055</td>
<td>Connecting bar - implant supported or abutment supported</td>
<td>$1,014</td>
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<tr>
<td>D6056</td>
<td>Prefabricated abutment - includes placement</td>
<td>$212</td>
</tr>
<tr>
<td>D6057</td>
<td>Custom fabricated abutment - includes placement</td>
<td>$291</td>
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<tr>
<td>D6058</td>
<td>Abutment supported porcelain/ceramic crown</td>
<td>$543</td>
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<tr>
<td>D6059</td>
<td>Abutment supported porcelain fused to metal crown (high noble metal)</td>
<td>$556</td>
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<tr>
<td>D6060</td>
<td>Abutment supported porcelain fused to metal crown (predominantly base metal)</td>
<td>$954</td>
</tr>
<tr>
<td>D6061</td>
<td>Abutment supported porcelain fused to metal crown (noble metal)</td>
<td>$523</td>
</tr>
<tr>
<td>D6062</td>
<td>Abutment supported cast metal crown (high noble metal)</td>
<td>$500</td>
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<tr>
<td>D6063</td>
<td>Abutment supported cast metal crown (predominantly base metal)</td>
<td>$513</td>
</tr>
<tr>
<td>D6064</td>
<td>Abutment supported cast metal crown (noble metal)</td>
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<tr>
<td>D6065</td>
<td>Implant supported porcelain/ceramic crown</td>
<td>$580</td>
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<tr>
<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
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<tr>
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<td>-----------------------------------------------------------------------------</td>
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<tr>
<td>D6066</td>
<td>Implant supported crown - porcelain fused to high noble metal alloys</td>
<td>$563</td>
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<tr>
<td>D6067</td>
<td>Implant supported crown - high noble alloys</td>
<td>$599</td>
</tr>
<tr>
<td>D6068</td>
<td>Abutment supported retainer for porcelain/ceramic FPD</td>
<td>$550</td>
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<tr>
<td>D6069</td>
<td>Abutment supported retainer for porcelain fused to metal FPD (high noble metal)</td>
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<td>D6070</td>
<td>Abutment supported retainer for porcelain fused to metal FPD (predominantly base metal)</td>
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<tr>
<td>D6071</td>
<td>Abutment supported retainer for porcelain fused to metal FPD (noble metal)</td>
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<tr>
<td>D6072</td>
<td>Abutment supported retainer for cast metal FPD (high noble metal)</td>
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<tr>
<td>D6073</td>
<td>Abutment supported retainer for cast metal FPD (predominantly base metal)</td>
<td>$518</td>
</tr>
<tr>
<td>D6074</td>
<td>Abutment supported retainer for cast metal FPD (noble metal)</td>
<td>$532</td>
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<tr>
<td>D6075</td>
<td>Implant supported retainer for ceramic FPD</td>
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<tr>
<td>D6076</td>
<td>Implant supported retainer for FPD - high noble alloys</td>
<td>$538</td>
</tr>
<tr>
<td>D6077</td>
<td>Implant supported retainer for metal FPD - high noble alloys</td>
<td>$699</td>
</tr>
<tr>
<td>D6080</td>
<td>Implant maintenance procedures when prostheses are removed and reinserted, including cleansing of prostheses and abutments</td>
<td>$79</td>
</tr>
<tr>
<td>D6081</td>
<td>Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces, without flap entry and closure</td>
<td>$106</td>
</tr>
<tr>
<td>D6082</td>
<td>Implant supported crown - porcelain fused to predominantly base alloys</td>
<td>$954</td>
</tr>
<tr>
<td>D6083</td>
<td>Implant supported crown - porcelain fused to noble alloys</td>
<td>$523</td>
</tr>
<tr>
<td>D6084</td>
<td>Implant supported crown - porcelain fused to titanium and titanium alloys</td>
<td>$253</td>
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<tr>
<td>D6086</td>
<td>Implant supported crown – predominantly base alloys</td>
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<td>D6087</td>
<td>Implant supported crown - noble alloys</td>
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<td>D6088</td>
<td>Implant supported crown – titanium and titanium alloys</td>
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<td>D6090</td>
<td>Repair implant supported prosthesis, by report</td>
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<td>D6091</td>
<td>Replacement of semi-precision or precision attachment (male or female component) of implant/abutment supported prosthesis, per attachment</td>
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<td>D6092</td>
<td>Re-cement or re-bond implant/abutment supported crown</td>
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<td>Re-cement or re-bond implant/abutment supported fixed partial denture</td>
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<td>Abutment supported crown - titanium and titanium alloys</td>
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<td>D6095</td>
<td>Repair implant abutment, by report</td>
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<td>D6097</td>
<td>Abutment supported crown - porcelain fuse to titanium and titanium alloys</td>
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<td>D6098</td>
<td>Implant supported retainer - porcelain fused to predominantly base alloys</td>
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<td>Implant supported retainer for FPD - porcelain fused to noble alloys</td>
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<tr>
<td>D6100</td>
<td>Implant removal, by report</td>
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<td>D6101</td>
<td>Debridement of a peri-implant defect or defects surrounding a single implant, and surface cleaning of the exposed implant surfaces, including flap entry and closure</td>
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<td>D6102</td>
<td>Debridement and osseous contouring of a peri-implant defect or defects surrounding a single implant and includes surface cleaning of the exposed implant surfaces, including flap entry and closure</td>
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<td>D6110</td>
<td>Implant/abutment supported removable denture for edentulous arch - maxillary</td>
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<td>Implant/abutment supported removable denture for edentulous arch - mandibular</td>
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<td>Implant/abutment supported removable denture for partially edentulous arch - maxillary</td>
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<td>D6115</td>
<td>Implant/abutment supported fixed denture for edentulous arch - mandibular</td>
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<td>Implant supported retainer - porcelain fused to titanium and titanium alloys</td>
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<td>Implant supported retainer for metal FPD - predominantly base alloys</td>
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<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
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<td>Implant supported retainer for metal FPD - noble alloys</td>
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<td>D6123</td>
<td>Implant supported retainer for metal FPD - titanium and titanium alloys</td>
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<td>Radiographic/surgical implant index, by report</td>
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<td>Abutment supported retainer crown for FPD - titanium and titanium alloys</td>
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<td>Abutment supported retainer - porcelain fused to titanium and titanium alloys</td>
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<td>D6205</td>
<td>Pontic - indirect resin-based composite</td>
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<td>Pontic - cast high noble metal</td>
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<td>Pontic - cast predominantly base metal</td>
<td>$383</td>
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<tr>
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<td>Pontic - cast noble metal</td>
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<td>Pontic - titanium and titanium alloys</td>
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<td>Pontic - porcelain fused to high noble metal</td>
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<td>Pontic - resin with high noble metal</td>
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<td>Retainer - porcelain/ceramic for resin bonded fixed prosthesis</td>
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<td>Retainer - for resin bonded fixed prosthesis</td>
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<td>Retainer inlay - porcelain/ceramic, two surfaces</td>
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<td>Retainer inlay - porcelain/ceramic, three or more surfaces</td>
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<td>Retainer onlay - cast predominantly base metal, three or more surfaces</td>
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<td>Retainer onlay - cast noble metal, three or more surfaces</td>
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<td>Retainer inlay - titanium</td>
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<td>Retainer crown - indirect resin-based composite</td>
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<td>Retainer crown - resin with high noble metal</td>
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<td>Retainer crown - resin with predominantly base metal</td>
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<td>D6722</td>
<td>Retainer crown - resin with noble metal</td>
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<td>Retainer crown - porcelain/ceramic</td>
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<td>Retainer crown - porcelain fused to high noble metal</td>
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<td>D6751</td>
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<td>Retainer crown - porcelain fused to titanium and titanium alloys</td>
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<td>Retainer crown - 3/4 cast high noble metal</td>
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<td>Retainer crown - 3/4 cast predominantly based metal</td>
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<td>Retainer crown - 3/4 cast noble metal</td>
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<td>D6783</td>
<td>Retainer crown - 3/4 porcelain/ceramic</td>
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<td>D6784</td>
<td>Retainer crown - 3/4 titanium and titanium alloys</td>
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<tr>
<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
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<td>Retainer crown - full cast high noble metal</td>
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<td>Retainer crown - full cast predominantly base metal</td>
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<td>Retainer crown - titanium and titanium alloys</td>
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<td>D6930</td>
<td>Re-cement or re-bond fixed partial denture</td>
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<td>D6940</td>
<td>Stress breaker</td>
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<td>Fixed partial denture repair necessitated by restorative material failure</td>
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<tr>
<td>D7111</td>
<td>Extraction, coronal remnants - primary teeth</td>
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<td>D7140</td>
<td>Extraction, erupted tooth or exposed root (elevation and/or forceps removal)</td>
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<td>Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap in indicated</td>
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<td>D7220</td>
<td>Removal of impacted tooth - soft tissue</td>
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<tr>
<td>D7230</td>
<td>Removal of impacted tooth - partially bony</td>
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<tr>
<td>D7240</td>
<td>Removal of impacted tooth - completely bony</td>
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<tr>
<td>D7241</td>
<td>Removal of impacted tooth - completely bony, with unusual surgical complications</td>
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<td>D7250</td>
<td>Removal of residual tooth roots (cutting procedure)</td>
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<td>Coronectomy - intentional partial tooth removal</td>
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<td>D7260</td>
<td>Oroantral fistula closure</td>
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<td>D7261</td>
<td>Primary closure of sinus perforation</td>
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<td>D7280</td>
<td>Surgical access of an unerupted tooth</td>
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<tr>
<td>D7282</td>
<td>Mobilization of erupted or malpositioned tooth to aid eruption</td>
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<tr>
<td>D7285</td>
<td>Biopsy of oral tissue - hard (bone, tooth)</td>
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<tr>
<td>D7286</td>
<td>Biopsy of oral tissue - soft</td>
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<td>D7290</td>
<td>Surgical repositioning of teeth</td>
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<td>Transseptal fiberotomy/ supra crest fiberotomy, by report</td>
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<tr>
<td>D7296</td>
<td>Corticotomy - one to three teeth or tooth spaces, per quadrant</td>
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<tr>
<td>D7297</td>
<td>Corticotomy - four or more teeth or tooth spaces, per quadrant</td>
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<td>D7310</td>
<td>Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant</td>
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<td>Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant</td>
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<td>Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant</td>
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<td>D7321</td>
<td>Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant</td>
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<td>D7340</td>
<td>Vestibuloplasty - ridge extension (secondary epithelialization)</td>
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<td>Vestibuloplasty - ridge extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue)</td>
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<tr>
<td>D7410</td>
<td>Excision of benign lesion up to 1.25 cm</td>
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<td>Excision of benign lesion greater than 1.25 cm</td>
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<tr>
<td>D7412</td>
<td>Excision of benign lesion, complicated</td>
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<td>D7413</td>
<td>Excision of malignant lesion up to 1.25 cm</td>
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<td>Excision of malignant lesion greater than 1.25 cm</td>
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<td>Excision of malignant lesion, complicated</td>
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<td>Excision of malignant tumor - lesion diameter up to 1.25 cm</td>
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<tr>
<td>D7441</td>
<td>Excision of malignant tumor - lesion diameter greater than 1.25 cm</td>
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<td>D7451</td>
<td>Removal of benign odontogenic cyst or tumor - lesion diameter up to 1.25 cm</td>
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<td>D7460</td>
<td>Removal of benign nonodontogenic cyst or tumor - lesion diameter greater than 1.25 cm</td>
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<td>Removal of benign nonodontogenic cyst or tumor - lesion diameter greater than 1.25 cm</td>
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<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
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<td>Destruction of lesion(s) by physical or chemical method, by report</td>
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<td>D7471</td>
<td>Removal of lateral exostosis (maxilla or mandible)</td>
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<td>D7472</td>
<td>Removal of torus palatinus</td>
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<tr>
<td>D7473</td>
<td>Removal of torus mandibularis</td>
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<td>D7485</td>
<td>Reduction of osseous tuberosity</td>
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<td>D7510</td>
<td>Incision and drainage of abscess - intraoral soft tissue</td>
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<td>D7520</td>
<td>Incision and drainage of abscess - extraoral soft tissue</td>
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<td>D7530</td>
<td>Removal of foreign body from mucosa, skin, or subcutaneous alveolar tissue</td>
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<tr>
<td>D7540</td>
<td>Removal of reaction producing foreign bodies, musculoskeletal system</td>
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<tr>
<td>D7550</td>
<td>Partial ostectomy/sequestrectomy for removal of non-vital bone</td>
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<tr>
<td>D7560</td>
<td>Maxillary sinusotomy for removal of tooth fragment or foreign body</td>
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<td>D7610</td>
<td>Maxilla - open reduction (teeth immobilized, if present)</td>
<td>By Report</td>
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<tr>
<td>D7620</td>
<td>Maxilla - closed reduction (teeth immobilized, if present)</td>
<td>By Report</td>
</tr>
<tr>
<td>D7630</td>
<td>Mandible - open reduction (teeth immobilized, if present)</td>
<td>By Report</td>
</tr>
<tr>
<td>D7640</td>
<td>Mandible - closed reduction (teeth immobilized, if present)</td>
<td>By Report</td>
</tr>
<tr>
<td>D7650</td>
<td>Malar and/or zygomatic arch - open reduction</td>
<td>By Report</td>
</tr>
<tr>
<td>D7660</td>
<td>Malar and/or zygomatic arch - closed reduction</td>
<td>By Report</td>
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<tr>
<td>D7670</td>
<td>Alveolus - closed reduction, may include stabilization of teeth</td>
<td>By Report</td>
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<tr>
<td>D7680</td>
<td>Facial bones - complicated reduction with fixation and multiple surgical approaches</td>
<td>By Report</td>
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<tr>
<td>D7830</td>
<td>Manipulation under anesthesia</td>
<td>By Report</td>
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<td>D7840</td>
<td>Condylectomy</td>
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<td>Surgical disectomy, with/without implant</td>
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<td>D7860</td>
<td>Arthroscopy</td>
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<td>D7865</td>
<td>Arthroplasty</td>
<td>By Report</td>
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<td>D7870</td>
<td>Arthrocentesis</td>
<td>By Report</td>
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<td>Occlusal orthotic device, by report</td>
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<td>Unspecified TMD therapy, by report</td>
<td>By Report</td>
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<tr>
<td>D7910</td>
<td>Suture of recent small wounds up to 5 cm</td>
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<tr>
<td>D7911</td>
<td>Complicated suture - up to 5 cm</td>
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<tr>
<td>D7912</td>
<td>Complicated suture - greater than 5 cm</td>
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<td>Skin graft (identify defect covered, location and type of graft)</td>
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<td>Sinus augmentation with bone or bone substitutes via a lateral open approach</td>
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<tr>
<td>D7952</td>
<td>Sinus augmentation via a vertical approach</td>
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<tr>
<td>D7953</td>
<td>Bone replacement graft for ridge preservation - per site</td>
<td>$264</td>
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<tr>
<td>D7955</td>
<td>Repair of maxillofacial soft and/or hard tissue defect</td>
<td>$304</td>
</tr>
<tr>
<td>D7960</td>
<td>Frenulectomy (frenectomy or frenotomy) - separate procedure not incidental to another procedure</td>
<td>$217</td>
</tr>
<tr>
<td>D7970</td>
<td>Excision of hyperplastic tissue - per arch</td>
<td>$274</td>
</tr>
<tr>
<td>D7971</td>
<td>Excision of pericoronal gingiva</td>
<td>$120</td>
</tr>
<tr>
<td>D7972</td>
<td>Surgical reduction of fibrous tuberosity</td>
<td>$217</td>
</tr>
<tr>
<td>D7979</td>
<td>Non-surgical sialolithotomy</td>
<td>$373</td>
</tr>
<tr>
<td>D8010</td>
<td>Limited orthodontic treatment of the primary dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8020</td>
<td>Limited orthodontic treatment of the transitional dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8030</td>
<td>Limited orthodontic treatment of the adolescent dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8040</td>
<td>Limited orthodontic treatment of the adult dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8050</td>
<td>Interceptive orthodontic treatment of the primary dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8060</td>
<td>Interceptive orthodontic treatment of the transitional dentition</td>
<td>By Report</td>
</tr>
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<td>D8070</td>
<td>Comprehensive orthodontic treatment of the transitional dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8080</td>
<td>Comprehensive orthodontic treatment of the adolescent dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8090</td>
<td>Comprehensive orthodontic treatment of the adult dentition</td>
<td>By Report</td>
</tr>
<tr>
<td>D8695</td>
<td>Removal of fixed orthodontic appliances for reasons other than completion of treatment</td>
<td>By Report</td>
</tr>
<tr>
<td>Procedure Code</td>
<td>Description</td>
<td>Fee Schedule</td>
</tr>
<tr>
<td>----------------</td>
<td>------------------------------------------------------------------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>D8210</td>
<td>Removable appliance therapy</td>
<td>By Report</td>
</tr>
<tr>
<td>D8220</td>
<td>Fixed appliance therapy</td>
<td>By Report</td>
</tr>
<tr>
<td>D8660</td>
<td>Pre-orthodontic treatment examination to monitor growth and development</td>
<td>By Report</td>
</tr>
<tr>
<td>D8670</td>
<td>Periodic orthodontic treatment visit</td>
<td>By Report</td>
</tr>
<tr>
<td>D8680</td>
<td>Orthodontic retention (removal of appliances, construction and placement of</td>
<td>By Report</td>
</tr>
<tr>
<td></td>
<td>retainer(s)</td>
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</tr>
<tr>
<td>D8681</td>
<td>Removable orthodontic retainer adjustment</td>
<td>By Report</td>
</tr>
<tr>
<td>D8690</td>
<td>Orthodontic treatment (alternative billing to a contract fee)</td>
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<tr>
<td>D8999</td>
<td>Unspecified orthodontic procedure, by report</td>
<td>By Report</td>
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<tr>
<td>D9110</td>
<td>Palliative (emergency) treatment of dental pain - minor procedure</td>
<td>$69</td>
</tr>
<tr>
<td>D9120</td>
<td>Fixed partial denture sectioning</td>
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<tr>
<td>D9222</td>
<td>Deep sedation/general anesthesia - first 15 minutes</td>
<td>$280</td>
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<tr>
<td>D9223</td>
<td>Deep sedation/general anesthesia - each subsequent 15-minute increment</td>
<td>$107</td>
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<tr>
<td>D9239</td>
<td>Intravenous moderate (conscious) sedation/analgesia - first 15 minutes</td>
<td>$252</td>
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<tr>
<td>D9243</td>
<td>Intravenous moderate (conscious) sedation/analgesia - each subsequent 15-minute increment</td>
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<tr>
<td>D9310</td>
<td>Consultation - diagnostic service provided by dentist or Physician other than requesting dentist or Physician</td>
<td>$67</td>
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<tr>
<td>D9930</td>
<td>Treatment of complications (post-surgical) - unusual circumstances, by report</td>
<td>$92</td>
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<tr>
<td>D9942</td>
<td>Repair and/or reline of occlusal guard</td>
<td>$38</td>
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<tr>
<td>D9944</td>
<td>Occlusal guard - hard appliance, full arch</td>
<td>$254</td>
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<tr>
<td>D9945</td>
<td>Occlusal guard - soft appliance, full arch</td>
<td>$64</td>
</tr>
<tr>
<td>D9946</td>
<td>Occlusal guard - hard appliance, partial arch</td>
<td>$127</td>
</tr>
<tr>
<td>D9950</td>
<td>Occlusion analysis - mounted case</td>
<td>$187</td>
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<tr>
<td>D9951</td>
<td>Occlusal adjustment - limited</td>
<td>$51</td>
</tr>
<tr>
<td>D9952</td>
<td>Occlusal adjustment - complete</td>
<td>$406</td>
</tr>
</tbody>
</table>

**Note:** The CDT codes and nomenclature are copyright of the American Dental Association. *Notes in italic type have been added by Delta Dental for clarification.* The procedures described, and the Dental Fee Schedule Maximum Benefit indicated on this table, are subject to the terms of the contract and Delta Dental processing policies. These Fee Schedule amounts may be further reduced due to maximums, limitations and exclusions.

By Report – The Dental Plan will determine the Maximum Benefit allowed based on a narrative report submitted by the dentist and subject to the Plan’s Fee Schedule Maximum Benefit and annual and lifetime maximum.

### H. LIMITATIONS

**Preventive and Diagnostic Benefits (Basic and Select Plans)**

1. Routine oral examinations and cleanings, including periodontal cleanings, are not provided more than two (2) per Benefit Plan Year. **Note:** Periodontal cleanings are covered as a Basic Restorative Benefit and routine cleanings are covered as a Preventive and Diagnostic Benefit.
2. Full mouth x-rays or panographic x-rays will be provided when required by the Dentist, but not more than one x-ray each five (5) years will be paid by the Dental Plan.
3. Bitewing x-rays are limited to two (2) per Benefit Plan Year when provided to a Plan Participant under age eighteen (18) and one (1) per Benefit Plan Year for a Plan Participant age eighteen (18) and over.
4. Space maintainers are limited to once per lifetime for anyone under age fourteen (14).
5. Topical application of fluoride is limited to two (2) in any twelve (12) month period for anyone under age nineteen (19).
6. Sealants are limited as follows:
   i) They are available only to a Plan Participant through age fifteen (15).
   ii) They are limited to application to permanent molars with no caries (decay), without restorations and with the occlusal surface intact.
   iii) They do not include the repair or replacement of a sealant on any tooth within two (2) years of its application.

**Basic Restorative Benefits (Select Plan)**
The Dental Plan will not pay to replace an amalgam, synthetic porcelain or plastic fillings or prefabricated stainless-steel restorations within twenty-four (24) months of treatment if the service is provided by the same Dentist.

**Major Benefits (Select Plan)**
1. The Dental Plan will not pay to replace any crowns, jackets or cast restorations which the Plan Participant received in the previous five (5) years.
2. The Dental Plan limits payment for stainless-steel crowns to services on baby teeth, however, after consultant's review, the Dental Plan may allow stainless-steel crowns on permanent teeth.
3. The Dental Plan will not pay to replace any bridge or denture that the Plan Participant received in the previous five (5) years. An exception is made if the bridge or denture cannot be made satisfactory due to a change in supporting tissues or because too many teeth have been lost.
4. The Dental Plan limits payment for dentures to a standard partial or denture. A standard denture means a removable appliance to replace missing natural, permanent teeth that is made from acceptable materials by conventional means.
5. The initial installation of a fixed bridge or partial denture is not a benefit unless the bridge or denture is made necessary by natural, permanent teeth extraction occurring during a time the Plan Participant was eligible under the Dental Plan.
6. Implant Benefits are subject to all limitations, exclusions and other terms and conditions in this Dental Plan.
7. The Dental Plan will not pay to replace any implant that the Plan Participant received in the previous five (5) years. Benefits are not payable for the removal of any implants.
8. The initial installation of an implant is not a Benefit unless the implant is made necessary by natural, permanent teeth extraction occurring during a time the Plan Participant was eligible under the Dental Plan.

**Orthodontia (Select Plan)**
1. All payments will be monthly. The obligation of the Dental Plan to make periodic payments for an Orthodontic treatment plan begun prior to the date the Plan Participant becomes covered will commence with the first payment due following the date the Plan Participant’s coverage is effective.
2. The obligation of the Dental Plan to make periodic payments for Orthodontic treatment will terminate on the next payment due date following the date the Plan Participant loses coverage, or upon termination of the Plan, whichever will occur first.
3. The Dental Plan will not make any payment for repair or replacement of an Orthodontic appliance furnished, in whole or in part, under this Dental Plan.
4. X-rays or extractions are not subject to the Orthodontic maximum.
5. Surgical procedures are not subject to the Orthodontic maximum.

**I. DENTAL EXCLUSIONS AND LIMITATIONS**

The Dental Plan does not cover expenses for the following:

1. Dental services not listed on the Dental Fee Schedule in provisions E. and F. or for Dental services that exceed the limitations in provision H in this Section.
2. Completion of the claim form or for missed appointments.
3. Treatment for Cosmetic purposes.
4. Expense incurred after termination, except for prosthetic devices, bridges, and crowns, which were fitted and ordered prior to termination, and were delivered within thirty (30) days after the date of termination.

5. Prosthetic services and devices, including bridges and crowns, started before the Plan Participant became covered by the Plan.

6. After initial placement of a denture and required adjustment rebase and/or reline of the dentures, rebase and/or reline of a denture is not allowed more than once in every two (2) year period.

7. Replacement of lost or stolen prosthetics.

8. Charges for which a Plan Participant covered by this Dental Plan is not required to pay.

9. Any expense or charge, which is primarily for the education or training of a Plan Participant covered by this Dental Plan.

10. Treatment of Injuries or Illness covered under workers’ compensation or employers’ liability laws; services received without cost from any federal, state or local agency, unless this exclusion is prohibited by law.

11. Services for congenital (hereditary) or developmental (following birth) malformations, including but not limited to, cleft palate, upper and lower jaw malformations, enamel hypoplasia (lack of development), fluorosis (a type of discoloration of the teeth) and anodontia (congenitally missing teeth), except those services provided to newborn children for cleft lip or cleft palate.

12. Treatment to restore tooth structure lost from wear, erosion or abrasion; treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion; or treatment to stabilize the teeth. Examples include, but are not limited to, equilibration, periodontal splinting or occlusal adjustment.

13. Any single procedure started prior to the date the covered individual became covered for such services under this Dental Plan.

14. Prescribed drugs, medication, pain killers or Experimental procedures.

15. Charges by any Hospital or other surgical or treatment facility and any additional fees charged by the Dentist for treatment in any such facility.

16. Charges for anesthesia, other than by a licensed Dentist for administering general anesthesia related to covered oral surgery services.

17. Extraoral grafts (grafting of tissues from outside the mouth to oral tissues).

18. Treatment performed by someone other than a Dentist or an individual who by law may work under a Dentist’s direct supervision.

19. Charges incurred for oral hygiene instruction, a plaque control program, dietary instruction, x-ray duplications, cancer screening or missed appointments.

20. Treatment rendered by an individual who ordinarily resides in your household or who is related to you (or to your legal spouse) by blood, marriage or legal adoption.
21. The initial placement of any denture or fixed bridge, unless such placement is needed to replace one or more natural, permanent teeth extracted while the covered individual is covered under the Dental Plan. The extraction of a third molar (wisdom tooth) will not qualify under the above. Any such denture or fixed bridge must include the replacement of the extracted tooth or teeth.

22. Services rendered or started, or supplies furnished prior to the Effective Date of coverage under the Plan, or after coverage is terminated under the Plan, except as specifically provided in provision B. of this Section.

Section 9
PRESCRIPTION DRUG PLAN DESCRIPTION

Plan Participants enrolled in the Medical Plan offered by the MUS are automatically enrolled in the Prescription Drug Plan administered by Navitus Health Solutions. There is no separate monthly premium cost for the Prescription Drug Plan.

A. PRESCRIPTION DRUG PLAN BENEFITS

Plan Participants will receive a prescription drug ID card from the MUS Prescription Drug Plan’s Pharmacy Benefit Manager (PBM), Navitus Health Solutions. Plan Participants can present their prescription drug card, along with a prescription from a Physician, at any participating In-Network retail pharmacy, for either a thirty-four (34) day supply or ninety (90) day supply of medication. Navitus provides a participating In-Network of pharmacies throughout the United States. For a full list of participating In-Network pharmacies, visit [www.navitus.com](http://www.navitus.com) and register, or contact Navitus Customer Care at 866-333-2757.

The MUS preferred Specialty Pharmacy is Lumicera Health Services. Lumicera assists Plan Participants who are taking medications that require special handling and/or administration to treat certain chronic Illnesses or complex conditions. Contact Lumicera Patient Care at 855-847-3553.

The MUS Prescription Drug Plan has five (5) benefit tier levels:

- **Tier $0** – Preventive medications (ACA, certain statins, metformin, omeprazole).
- **Tier 1** – Low cost, high value generic and select brand name medications that provide high clinical value.
- **Tier 2** – Preferred brand name and select generic medications that are less cost effective.
- **Tier 3** – Non-preferred brand name and generic medications that provide the least value because of high cost or low clinical value, or both.
- **Tier 4** – Specialty medications for certain chronic Illnesses or complex diseases.

Plan Participants are responsible for a Copayment or Coinsurance percentage at the time the prescription is purchased. The Coinsurance amount paid for Specialty medications purchased at a retail pharmacy or a non-preferred specialty pharmacy does not apply to the pharmacy Out-of-Pocket maximum, nor does the Tier 3 Coinsurance amounts. See the current MUS Choices Enrollment Workbook Prescription Drug Plan Schedule of Benefits for Copayment amounts, Coinsurance percentage, and annual Out-of-Pocket maximums.

Active Employee and non-Medicare Retiree Plan Participants will be enrolled in the Commercial Prescription Drug Plan (PDP). Commercial Plan Participants may contact Navitus by calling 866-333-2757.

Medicare Retiree Plan Participants will be enrolled in the Medicare Rx (Part D) Prescription Drug Plan (PDP). MedicareRx Plan Participants may contact Navitus by calling 866-270-3877.

*Enrollment in more than one Medicare Part D drug plan is NOT permitted.*
B. OUT-OF-NETWORK BENEFITS

Plan Participants may choose to purchase a prescription from a pharmacy that does not participate in the Network. To be reimbursed, Plan Participants must follow these procedures:

1. Out-of-Network pharmacies may submit the claim electronically, if available.
2. If an Out-of-Network pharmacy is unable to submit the claim electronically, Plan Participants must pay the full cost to the Out-of-Network pharmacy at the time the prescription is received.
3. Plan Participants must obtain a Direct Member Reimbursement form from the PBM’s web site and send the completed form and proof of drug purchase to the PBM. Refer to the current MUS Choices Enrollment Workbook Schedule of Benefits for PBM contact information. The PBM will process the claim for reimbursement for the amount allowed under the Plan.
4. In no case will the reimbursement exceed the cost for the same drug purchased at a participating In-Network pharmacy.

Pharmacies that have been excluded from the pharmacy Network are excluded from the Out-of-Network reimbursement process. Prescriptions filled at an excluded pharmacy will not be covered and the patient will be responsible for all charges. Excluded pharmacies include, but are not limited to, CVS, Target, Publix, Epic, Ahold, Food Lion, Hannaford, Bi-Lo, and Winn Dixie (applicable to Commercial Plan enrollees only). For a complete listing of In-Network pharmacies, visit www.navitus.com and log into the member portal.

C. COPAY MAX PROGRAM

The MUS Prescription Drug Plan offers a Copay Max Program for certain specialty medications included in the specialty tier level and dispensed only through the preferred specialty pharmacy, Lumicera Health Services. This copay assistance program will manage expenses for eligible specialty medications while lowering the Plan’s overall cost if copay assistance is available.

Under the Copay Max Program, eligible specialty medications are subject to a Coinsurance of 30%, however, the program will cap the patient total payment at $0 after utilization of available copay assistance. Only the amount paid Out-of-Pocket will apply to the Prescription Drug Plan Out-of-Pocket maximum. If a specialty medication does not qualify or is removed from the copay assistance program, the copay will default to the medications’ current Formulary copay tier level.

The Copay Max Program is not eligible for MedicareRx Plan (Part D) enrollees.

D. MAIL ORDER PHARMACY PROGRAM

Plan Participants who take prescription drugs on a maintenance schedule may purchase up to a ninety (90) day supply of medications through the PBM. Certain medications are allowed for purchase at a retail pharmacy only (e.g., narcotics). Plan Participants are encouraged to use a local In-Network retail pharmacy if a prescription is needed quickly, or if it is a first-time medication. To purchase a prescription through the mail order program, Plan Participants should submit a prescription written for a ninety (90) day supply plus any refills, a completed Patient Profile/Mail Order Form, and the appropriate Copayment/Coinsurance amount to the mail order pharmacy program of choice.

Plan Participants can obtain a ninety (90) day supply of medication through a mail order program with Costco Mail Order, miRx Mail Order, or Ridgeway Pharmacy. Information for the mail order program can be accessed through the vendor websites or by contacting the pharmacy mail order program vendor directly at the numbers listed below. With the mail order program, Plan Participants can save money on prescriptions for ongoing maintenance medications and the medication will be mailed directly to the Plan Participant.
1. Costco Mail Order Pharmacy (Plan Participants are not required to be a member of Costco to use the Costco Mail Order program or Costco Retail Pharmacies).
   a. Telephone: 800-607-6861
   b. Website: www.pharmacy.costco.com

2. miRx Mail Order Pharmacy
   a. Telephone: 866-894-1496
   b. Website: www.mirxpharmacy.com

3. Ridgeway Pharmacy
   a. Telephone: 800-630-3214
   b. Website: www.ridgewayrx.com

Some compound prescription drugs are available from the Mail Order Pharmacy Program. These prescriptions will take longer to dispense, so allow more time.

E. COVERED PRESCRIPTION DRUG EXPENSES

Expenses for prescription drugs that are Medically Necessary for the treatment of an Injury or Illness, and which require a legal prescription authorized by a Physician and expenses for other pharmaceutical services listed below are covered under both the retail and mail order pharmacy programs. Expenses for these same prescription drugs purchased outside the retail or mail order pharmacy programs are covered up to the Prescription Drug Plan’s allowed amount for the drug. Covered pharmaceutical services include:

1. Federal legend prescription drugs.
2. Drugs requiring a prescription under applicable state law.
3. Diabetic supplies: injectable insulin, test strips, syringes, needles, lancets, and alcohol swabs.

Contraceptive Management, injectable contraceptives and contraceptive devices are covered under the Medical benefits of this Plan.

F. EXCLUSIONS

The Prescription Drug Plan does not cover the following:

1. Expenses that fall under, or are related to, the General Exclusions and Limitations in the Medical Plan’s Summary Plan Description.

2. DME, except for diabetic supplies.

3. Expenses for all pharmaceuticals, drugs and medical supplies that may be purchased over the counter without a written prescription.

4. Any expense for a prescription drug that is not Medically Necessary, or not considered appropriate for the treatment of an Injury or Illness or is Experimental/Investigational.

5. Drugs or supplies prescribed for Cosmetic purposes; (e.g., Rogaine for hair loss or Retin-A for individuals age 26 and over).

6. Growth hormones unless Prior Authorized by the PBM.

7. Any charge or prescription drug expense that has been paid by another health insurance plan, workers’ compensation program, or has been paid under the Medical Plan.

8. Hearing aids, batteries and related supplies.

9. Any expense or charge for which a Plan Participant does not have to pay, or which would not be a Covered Medical Expense in the absence of this Plan.
10. Any expense incurred prior to the Plan Participant’s Effective Date or after the Plan Participant’s coverage terminates.

11. Investigational or Experimental Services or drugs, including compounded medications, for a use not approved by the Food and Drug Administration.

12. Vitamins and fluoride supplements.

13. Anorexiants (any prescription drugs used for weight loss), unless part of a treatment plan for morbid obesity that is covered and has been authorized by the MUS Plan.


G. APPEAL OF PRESCRIPTION DRUG BENEFITS DENIED IN WHOLE OR PART

An appeal of an Adverse Benefit Determination may be filed under these procedures.

An appeal of an Adverse Benefit Determination must be made in writing (or orally by the attending Physician in the case of an Adverse Benefit Determination rendered on an urgent care claim) and submitted to the PBM. Appeal of an Adverse Benefit Determination must be made within one-hundred eighty (180) days from receipt of the Adverse Benefit Determination. Except for urgent care claims, the appeal must be made in writing, should list the reasons why the Plan Participant does not agree with the Adverse Benefit Determination, and must be sent to Navitus Health Solutions/Appeals Dept., PO Box 999, Appleton, WI 54912-0999 or Fax 855-673-6507.

An appeal should include the name of the Plan Participant, the Navitus ID card number, Plan Participant’s date of birth, a written statement of the issue, the name of the prescription drug being appealed and any documents, records or other pertinent or supporting information related to the claim.

Physicians may submit urgent appeal requests by calling 866-333-2757. The PBM will review the appeal of an Adverse Benefit Determination. The claim should include at least the following information: the identity of the Plan Participant, a specific medical condition or symptom, the name of the prescription drug for which approval or payment is requested, and any reasons why the appeal should be processed on a more expedited basis.

The PBM shall decide the appeal of an urgent care claim as soon as possible, considering the medical exigencies, but no later than seventy-two (72) hours after receipt of the request for review.

H. TIMEFRAMES FOR DECIDING AN APPEAL OF AN ADVERSE BENEFIT DETERMINATION

The timeline for the PBM to decide an appeal of an Adverse Benefit Determination and to notify the Plan Participant of the final internal Adverse Benefit Determination depends upon the type of claim on appeal.

1. **Urgent Care Claim** – No later than seventy-two (72) hours from the date the PBM received the Plan Participant’s appeal, considering the medical exigency.

2. **Pre-Service Claim** – No later than thirty (30) days from the date the PBM received the Plan Participant’s appeal.

3. **Post-Service Claim** – No later than sixty (60) days from the date the PBM received the Claimant’s appeal.

4. **Rescission of Coverage Claim** – No later than sixty (60) days from the date the Plan Administrator received the Plan Participant’s appeal.

These rules require the Plan Participant to initiate the appeal within the time frame applicable to the claim at issue. Failure to submit a written appeal or request for review within the relevant time may cause the Plan Participant to forfeit any right to any further review of an Adverse Benefit Determination.
Adverse Benefit Determinations must be submitted to the PBM and any appeal received after the end of the relevant time will not be considered.

Appeals or requests for review of Adverse Benefit Determinations must be submitted to the PBM in writing and supporting materials may be submitted via mail or facsimile (fax).

I. FINAL INTERNAL ADVERSE BENEFIT DETERMINATION

The PBM’s decision will be communicated in writing to the Plan Participant. If the PBM renders an Adverse Benefit Determination on appeal, the PBM will provide written notification which will include:

- The specific reason(s) for the final internal Adverse Benefit Determination, including a discussion of the decision. If the final internal Adverse Benefit Determination upholds a Rescission, the notice will include the basis for the fraud or intentional misrepresentation of a material fact.
- Specific reference to pertinent Plan provisions or rules, including identification of any standard relied upon in the Plan to deny the claim (such as a medical necessity standard), on which the final internal Adverse Benefit Determination is based.
- If applicable, a statement describing the Plan Participant’s right to request an external review and the time limits for requesting an external review.
- A statement indicating that the Plan Participant is entitled to receive, upon written request, free of charge, reasonable access to and copies of all documents, records and other information or materials relevant to the final internal Adverse Benefit Determination.
- If an internal rule, guideline, protocol or other similar criterion, Medical Policy or other medical information was used to make the final internal Adverse Benefit Determination, a notification that a copy of such rule, guideline, protocol or criterion will be provided free of charge upon written request.
- If applicable, a statement that an explanation for a final internal Adverse Benefit Determination that is based on an Experimental treatment or similar exclusion or limitation or a medical necessity standard will be provided, upon request and free of charge.
- If the final internal Adverse Benefit Determination involves scientific or clinical judgment, either an explanation of the scientific or clinical judgment applying the terms of the Plan to the Plan Participant’s medical circumstances; or a statement that such explanation will be provided, upon request and free of charge.
- If the determination is based on Medical Necessity, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Plan Participant’s medical circumstances, or a statement that such explanation will be provided free of charge upon written request.

The Plan Administrator will review the claim in question and any additional information submitted by the Plan Participant. If necessary, the Plan Administrator may confer with the Plan Participant/appellant and with the PBM to clarify the issues presented in the appeal. The Plan Administrator will conduct a full and fair review of the claim. The Plan Administrator is neither the original decision maker nor the decision maker’s subordinate. The Plan Administrator cannot give deference to the initial benefit determination. The Plan Administrator may consult with relevant pharmacists and/or health care professionals in making decisions about appeals that involve specialized medical judgment. Where the appeal involves issues of Medical Necessity or Experimental Treatment, the Plan Administrator will consult with a pharmacist and/or health care professional with appropriate training. The pharmacist or health care professional will not be the medical professional consulted in the initial determination or their subordinate.

After a full and fair review of the Plan Participant’s appeal, the Plan will provide written or electronic notice to the PBM of the final benefit determination, within a reasonable time, but no later than thirty (30) days for a Pre-Service Claim or sixty (60) days for a Post-Service Claim from the date the second level appeal is received by the PBM. The PBM will provide this notice to the Plan Participant within the relevant time frame specified above. Such notice will contain the same information as notices for the initial determination.
All claims are based upon the terms contained in the SPD on file with the Plan Administrator and the PBM. The Plan Participant may also request, free of charge, more detailed information, names of any medical professionals consulted, and copies of relevant documents, as defined in and required by law, which were used by the PBM to adjudicate the claim.

**Right to Request External Review:**

**Standard External Review –**

A Plan Participant (or someone acting on the Plan Participant’s behalf) may request external review of an Adverse Benefit Determination by filing a request for external review within four (4) months after the date of receipt of a notice of an Adverse Benefit Determination. The request for external review must be made in writing to the PBM. Within five (5) business days following the date of receipt of the external review request, a preliminary review of the request will be performed to determine whether:

- the Plan Participant is (or was) covered under the Plan at the time the health care item or service was requested, or, in the case of a retrospective review, the Plan Participant was covered under the Plan at the time the health care item or service was provided; and
- the Adverse Benefit Determination is not because the Plan Participant was not eligible for coverage under the Plan; and
- the Plan Participant has exhausted the Plan’s internal appeal process (unless exhaustion is not otherwise required); and
- the Plan Participant has provided all the information and forms required to process an external review.

The Plan Participant will be notified of the results of the preliminary review within one (1) business day after completion of the preliminary review. If the request is incomplete, the notice must describe the information, materials, etc. needed to complete the request, and set forth the time limit for the Plan Participant to provide the additional information needed (the longer of the initial four-month period within which to request an external review or, if later, forty-eight (48) hours, after the receipt of this notice.

If the claim is eligible for external review, an Independent Review Organization (IRO) will be assigned to conduct the external review.

**Expeditied External Review –**

Expeditied external review may be requested when:

- an Adverse Benefit Determination involves a medical condition where the timeframe completing an expedited internal appeal would seriously jeopardize the Plan Participant’s life, health or ability to regain maximum function, and a request for an internal appeal has been filed; or
- a final internal Adverse Benefit Determination involves (a) a medical condition where the timeframe for completing an expedited internal appeal would seriously jeopardize the Plan Participant’s life, health, or ability to regain maximum function; or (b) an admission, availability of care, continued stay, or health care item or service for which the Plan Participant received emergency services, but has not been discharged from a facility.

The request for an expedited external review must be made in writing to the PBM. Immediately upon receipt of the request for an expedited review, a determination will be made as to whether the request meets the requirements described above for a standard external review, the Plan Participant will be notified of the determination, and an IRO will be assigned as described above for a standard external review.

**External Review by IRO –**
The PBM will timely (in the case of an expedited external review, expeditiously) provide to the IRO documents and any information considered in making the Adverse Benefit Determination. The Plan Participant may submit additional information in writing to the IRO within ten (10) business days of the IRO’s notification that it has been assigned the request for external review. The IRO will review all information and documents timely received. In making its decision, the IRO is not bound by the Plan’s prior determination. To the extent additional information or documents are available and the IRO considers them appropriate, the IRO may also consider the following in reaching a decision:
- the Plan Participant’s medical records; and
- the attending health care professional’s recommendation; and
- reports from appropriate health care professionals and other documents submitted by the Plan, the Plan Participant, or the Participant’s treating health care provider; and
- the terms of the Participant’s Summary Plan Description; and
- evidence-based practice guidelines; and
- any applicable clinical review criteria developed and used by the Plan; and
- the opinion of the IRO’s clinical reviewer or reviewers after considering information noted above, as appropriate.

Notice of Final External Review Decision –

The IRO will provide written notice of the final external review decision to the Plan Participant and the PBM within forty-five (45) days after the IRO receives the request for external review. The notice will contain a general description of the reason for the request for external review and a discussion of the principal reason or reasons for its decision, including the rationale for its decision and any evidence-based standards that were relied on in making its decision. To the extent the final external review decision reverses the Plan’s decision (as was reflected in the notice of adverse benefit determination), the Plan shall follow the final external review decision of the IRO.

In the case of an expedited external review, the IRO will provide the notice of the final external review decision as expeditiously as the Participant’s medical condition or circumstances require, but in no event more than seventy-two (72) hours after the IRO receives the request for an expedited external review. If the IRO’s notice of decision is not in writing, the IRO must provide written confirmation of the decision within forty-eight (48) hours.

Compliance with IRO Decision –

If the IRO reverses the Plan’s Adverse Benefit Determination or final internal Adverse Benefit Determination, the Plan will immediately provide coverage or issue payment according to the terms of the Plan.

Section 10
VISION HARDWARE PLAN DESCRIPTION

A. VISION HARDWARE PLAN COVERAGE

Frame and Eyeglass Lens Benefit – The Plan will pay up to a $300.00 allowance toward the purchase of Vision Hardware, which includes:

1. One frame for prescription eyeglass lenses.

2. One pair of prescription plastic or glass lenses, including: single vision, bifocal, trifocal, progressive, polycarbonate, and oversize lenses.

3. Lens enhancements, including ultraviolet, scratch-resistant, and anti-reflective coatings; photochromatic; tinting.
Benefit Frequency – One pair per Benefit Plan Year. This benefit is in lieu of prescription contact lenses.

Contact Lens Benefit – The Plan will pay up to a $150.00 allowance toward contact lens fitting and the purchase of one pair of prescription contact lenses or a single purchase of a supply of prescription Conventional, Disposable or Medically Necessary* contact lenses.

*Contact lenses that are required to treat medical or abnormal visual conditions, including but not limited to, eye surgery (i.e., cataract removal), visual perception in the better eye that cannot be corrected to 20/70 with eyeglasses, and certain corneal or other eye diseases.

Benefit Frequency – One purchase per Benefit Plan Year. This benefit is in lieu of a prescription eyeglass frame and lenses.

The Plan Participant may be responsible for the charges at the time of service.

B. VISION HARDWARE PLAN EXCLUSIONS

The Vision Hardware Plan does not cover expenses for the following:

1. Any non-prescription eyeglass lenses or contact lenses.
2. Eyeglass lens polarization or mirror coating.
3. Eyeglass or contact lens cases.
4. Dispensing fees.
5. Magnification or low vision aids.
6. Any eye examination, medical or surgical treatment of the eyes.
7. Safety glasses or lenses required for employment.
8. Any eye examination, or any corrective eyewear, required by employer as a condition of employment.
9. Charges incurred over the benefit allowance.
10. Orthoptic or vision training and any associated supplemental testing.
11. More than one frame or one pair of prescription lenses per Benefit Plan Year, in lieu of contact lenses.
12. More than one pair of prescription contact lenses or single purchase of a supply of prescription contact lenses per Benefit Plan Year, in lieu of eyeglass frame and lenses.
13. Experimental or non-conventional treatment or device.

C. FILING VISION HARDWARE CLAIMS

When a Plan Participant purchases Vision Hardware from an Out-of-Network Provider, a walk-out statement should be provided by the Provider. This walk-out statement should be submitted to BlueCross BlueShield of Montana for reimbursement. Claims are processed in the order in which they are received by the Vision Hardware Plan Claims Administrator and must be received within twelve
(12) months from the original date of purchase. Benefits will be applied to the first claim received and will not be changed if additional purchases are made during the Benefit Plan Year.

Section 11
FLEXIBLE SPENDING ACCOUNTS

A. ELIGIBILITY

An Employee who:
1. Meets the eligibility requirements of the MUS Group Benefits Plan (described in Section 1); and
2. Enrolls in the Plan; and
3. Does not opt out of IRS Section 125 pre-tax premium payment described in Section 2-A; and
4. Is entitled to make benefit elections under the terms of Sections 2 & 3 and may elect Flexible Spending Account benefits.

B. OPERATION

At the time of initial enrollment in the Plan and during each annual benefits enrollment, an Eligible Employee may elect amounts to be withheld from their earnings to be contributed monthly to a Health Care and/or Dependent Care Flexible Spending Account (FSA), administered by WageWorks, Inc. These accounts are set up to pay for eligible expenses of participating Employees and their eligible family members. Family members do not have to be covered under the Employee’s Medical Plan to have expenses paid out of the accounts.

The portion of an Employee’s earnings which they elect to have contributed monthly into a Flexible Spending Account is not subject to federal or state income taxes or Social Security taxes. As the Employee and eligible family members incur qualifying expenses, the Employee may submit claims to be reimbursed for those expenses using tax-free dollars. Expenses reimbursed from a Flexible Spending Account cannot be claimed as a federal or state income tax credit or deduction on tax returns.

C. EMPLOYEE CONTRIBUTION

The portion of a participating Employee’s earnings that the Employee chooses to contribute to a Flexible Spending Account for a Benefit Plan Year (or, if enrolling mid-year, for the remainder of a Benefit Plan Year) will be deducted from their pay each pay period on a pro rata basis over the course of the Benefit Plan Year (or remaining part of the Benefit Plan Year).

D. HEALTH CARE FLEXIBLE SPENDING ACCOUNT

A Health Care FSA (HCFSA) allows a participating Employee to experience a tax savings on Medical, Dental, and Vision expenses that are not covered under a health care plan. During each annual benefits enrollment, an Employee enrolling in or already enrolled in the MUS Group Benefits Plan must decide whether they wish to participate in a HCFSA for the upcoming Benefit Plan Year. At that time, the Employee must also elect the amount to be contributed monthly from their earnings over the course of the Benefit Plan Year to go into the account. The minimum and maximum amount that may be elected is stated in the current MUS Choices Enrollment Workbook for the Benefit Plan Year. If an Employee does not complete a new HCFSA election during annual benefits enrollment, the Employee will not be enrolled in a HCFSA for the upcoming Benefit Plan Year. NO AUTOMATIC ENROLLMENT! No exceptions can be made for late enrollment.

ELIGIBLE HCFSA EXPENSES: Expenses which are eligible for reimbursement include, but are not limited to: annual Deductibles, Coinsurance, Copayments, amounts remaining after the Medical Plan has paid Benefit Maximum, Dental and orthodontia expenses, over-the-counter drugs/medications
without a practitioner’s prescription, menstrual care products, hearing aids and exams, and any other medical expenses (except health care premiums) that could be deducted on Federal income tax returns.

**Eligible expenses must be incurred during the Benefit Plan Year.** A participating Employee may request reimbursement from (submit a claim to) the HCFSAA at any time during the Benefit Plan Year for up to the full annual elected amount. Requests must be for amounts of $10.00 or more. **No exceptions can be made on late claim submissions.**

**INELIGIBLE HCFSA EXPENSES:** Ineligible expenses which are not eligible for reimbursement include, but are not limited to: Cosmetic procedures, insurance premiums, missed appointment fees, vitamins, supplements, prescriptions obtained from other countries, and safety glasses.

**E. LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT**
A limited purpose FSA (LPFSA) is a health care spending account that an individual who is or whose legal spouse is enrolled in a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in that can only be used for eligible Dental and Vision expenses. During each annual benefits enrollment, an Employee enrolling in or already enrolled in the MUS Group Benefits Plan must decide whether they wish to participate in a LPFSA for the upcoming Benefit Plan Year. At that time, the Employee must also elect the amount to be contributed monthly from their earnings over the course of the Benefit Plan Year to go into the account. The minimum and maximum amount that may be elected is stated in the current MUS Choices Enrollment Workbook for the Benefit Plan Year. Individuals enrolling in a LPFSA cannot enroll in the MUS HCFSA. **If an Employee does not complete a new LPFSA election during annual benefits enrollment, the Employee will not be enrolled in a LPFSA for the upcoming Benefit Plan Year. NO AUTOMATIC ENROLLMENT! No exceptions can be made for late enrollment.**

**ELIGIBLE LPFSA EXPENSES:** Expenses which are eligible for reimbursement include, but are not limited to: contact lens materials, eyeglass cleaners, reading glasses, eye exams, Dental exams, eyeglass frames and lenses, contacts, denture adhesives, and toothache pain relievers (prescribed by a medical practitioner).

**Eligible expenses must be incurred during the Benefit Plan Year.** A participating Employee may request reimbursement from (submit a claim to) the LPFSA at any time during the Benefit Plan year for up to the full annual elected amount. Requests must be for amounts of $10.00 or more **No exceptions can be made on late claim submissions.**

**INELIGIBLE LPFSA EXPENSES:** Ineligible expenses which are not eligible for reimbursement include, but are not limited to: expenses related to medical treatment and care (annual Medical Plan Deductibles, Coinsurance, Copayments, amounts remaining after the Medical Plan has paid Benefit Maximums), Cosmetic Dental surgery, teeth bleaching/whitening, and Dental hygiene products.

**F. DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT**
Individuals for whom Dependent day care is an eligible expense under a Dependent Care Flexible Spending Account (DCFSA) include children under age 13 and older Dependents (including parents) if they are mentally or physically incapable of taking care of themselves. The purpose of the expenses must be to allow the Employee and/or legal spouse to work. Dependent care expenses paid through the Plan’s DCFSA may not exceed either the Employee’s or legal spouse’s taxable income.

During each annual benefits enrollment, an Eligible Employee enrolling in, or already enrolled in, the MUS Group Benefits Plan must decide whether they wish to participate in a DCFSA for the upcoming Benefit Plan Year. At that time, the Employee must also elect the amount to be contributed monthly from their earnings over the course of the Benefit Plan Year to go into the account. The minimum and maximum amount that may be elected is stated in the current MUS Choices Enrollment Workbook for the Benefit Plan Year. **If an Employee does not complete a new DCFSA election, the Employee will**
not be enrolled in a DCFSA for the upcoming Benefit Plan Year. NO AUTOMATIC ENROLLMENT! No exceptions can be made for late enrollment.

ELIGIBLE DCFSA EXPENSES: Expenses which are eligible for reimbursement include, but are not limited to: live-in care, babysitters, non-educational, non-medical day care expenses, elder care, day camps, after school care, nanny, and preschool. The purpose of the expenses must be to allow the Employee and/or legal spouse to work.

Eligible expenses must be incurred during the Benefit Plan Year. Reimbursement of claims for eligible expenses can only be up to the amount in the account at the time the claim is submitted. The remaining portion of any partially paid claims will be paid when additional contributions are made. No exceptions can be made on late claim submissions.

INELIGIBLE DCFSA EXPENSES: Ineligible expenses which are not eligible for reimbursement include, but are not limited to: meals, overnight camps, diapers, educational expenses (Kindergarten level and above), activity fees, field trips, nursing homes, and transportation.

G. IRS RULES FOR FLEXIBLE SPENDING ACCOUNTS

Expenses eligible for FSA reimbursement must be incurred in the Benefit Plan Year.

Reimbursements from an FSA may only be for expenses allowed for that account. Only eligible health care expenses can be reimbursed from a Health Care FSA, only eligible Dental or Vision expenses can be reimbursed from a Limited Purpose FSA, and only Dependent Care expenses can be reimbursed from a Dependent Care FSA using pre-tax premium contributions.

Expenses reimbursed from an FSA may not be deducted on the Participant’s federal income tax return. Please consult your tax advisor if this is a concern.

Participating in a Health Care, Limited Purpose, and/or Dependent Care FSA using pre-tax premium contributions results in Social Security taxes being reduced. This could affect a Participant’s future Social Security benefits. Please consult your tax advisor if this is a concern.

MID-YEAR ELECTION CHANGES: Generally, FSA elections, like other benefit elections whose costs are paid pre-tax, may not be changed after the beginning of the Benefit Plan Year. However, there are certain limited situations when elections can be changed. Participants and Eligible Employees are permitted to change elections when a qualifying change in status (other than a health insurance cost or coverage change) occurs as described in Section 2, provision E. Any change must be consistent with the Participant’s change in status.

USE IT OR LOSE IT RULE: If eligible HCFSA or LPFSA expenses incurred in the Benefit Plan Year are less than the amount contributed to the HCFSA or LPFSA for the Benefit Plan Year, the remaining account balance more than $550.00 will be forfeited. The MUS Group Benefits Plan allows a run out period for submitting claims after the Benefit Plan Year ends, but the expense must have been incurred in the Benefit Plan Year. All claims must be received by WageWorks, Inc. by September 30th following the Benefit Plan Year to be eligible for reimbursement.

ROLL-OVER: Remaining account balances in a HCFSA and LPFSA, up to and including $550.00, will roll-over to the next Benefit Plan Year.

H. LEAVES, TERMINATION OF EMPLOYMENT, AND REHIRE

LEAVE: Flexible Spending Account (FSA) benefits during a leave of absence may be continued like other Plan benefits as described in Section 3 through the remainder of the Benefit Plan Year. After applicable sick, vacation or compensatory time pay is exhausted, contributions must be made on an
after-tax basis. If benefits lapse, re-enrollment upon return to work will be as follows:

**If the Employee returns to work in the same Benefit Plan Year**, any prior FSA elections are reinstated under one of two Employee options:

1. Coverage is resumed at the original annual amount, and any missing contributions are made up by increasing the remaining monthly contributions.

2. Coverage is resumed at an annual amount reduced by the amount of the missing contributions.

No expenses incurred during the lapsed period of coverage are eligible for reimbursement. The FSA election(s) may only be changed if one of the changes in status described in Section 2, provision E. has occurred.

**If the Employee returns to work in a new Benefit Plan Year, new FSA elections must be made.**

**TERMINATION:** An Employee who terminates employment or otherwise loses eligibility for benefits may continue a HCFSA or LPFSA through the remainder of the Benefit Plan Year through one or a combination of the following payment options:

a. making as many of the remaining monthly contributions to the FSA as possible out of the final paycheck, but only up through the end of the calendar year or
b. self-paying the monthly contribution with post tax dollars.

An Employee who terminates employment or otherwise loses eligibility for benefits may not continue a DCFSA but may still request reimbursement for qualifying Dependent Care expenses for the remainder of the Benefit Plan Year from any remaining balance.

**If a terminated Employee with a lapsed FSA is rehired and reenrolls in the FSA(s) within the same Benefit Plan Year and within 63 days of termination**, any prior FSA elections are reinstated at prior monthly contribution rates. The annual FSA election(s) will be reduced by the amount of the missing contributions and no expenses incurred during the lapsed period of coverage are eligible for reimbursement. The FSA election(s) may only be changed if one of the changes in status described in Section 2, provision E. has occurred.

**If a terminated Employee with a lapsed FSA is rehired and reenrolls after 63 days of termination or in a new Benefit Plan Year**, the Employee may make new FSA elections, the same as any new benefits Eligible Employee. Only expenses incurred after re-enrollment are eligible for reimbursement.

I. **HIGHLY COMPENSATED AND KEY EMPLOYEES**

If an Employee meets the IRS Section 125 definition of a highly compensated or key Employee, the amount of monthly contributions and benefits available may be limited so that the Plan does not unfairly favor those who are highly paid, their legal spouses, or their Dependents. Employees who meet this definition will be notified by the Plan Administrator of these limitations if affected.

A complete copy of the Flexible Spending Account Summary Plan Description and Plan Document are available from your campus Human Resources/ Benefits Office or online at [www.choices.mus.edu](http://www.choices.mus.edu).

J. **ONLINE RESOURCES**

Flexible Spending Account related materials are available on the WageWorks, Inc., website at [www.wageworks.com](http://www.wageworks.com). These forms and documents include:

- Health Care and Dependent Care FSA claim forms.
- Examples of expenses that qualify for reimbursement under a HCFSA, LPFSA, and DCFSA.
- Examples of expenses that do not qualify for reimbursement under an HCFSA, LPFSA, and DCFSA.
- Worksheets to help estimate annual HCFSA and DCFSA expenses.
- Accessible answers to frequently asked questions.
- Instructions for completing and submitting reimbursement claim forms.

K. CLAIMS PROCESSING GUIDELINES

1. Notify your campus Human Resources/Benefits Office of any change of address.

2. Obtain the correct claim form from the WageWorks, Inc.

3. Provide information regarding the expenses for which you wish to be reimbursed on the claim form including date of service, Provider, individual for whom the expenses were incurred, and the amount of Out-of-Pocket expenses. Attach documentation to support the data on the claim form.

4. Make a copy of the claim form and all associated documentation for your records.

5. Submit claims to WageWorks, Inc., P.O. Box 14053, Lexington, KY 40512 or fax to 877-353-9236. Toll free customer assistance is 877-WageWorks (877-924-3967).

7. Carefully review account balances on the WageWorks, Inc. website.

8. Remember that the date of service for which reimbursement is being claimed must be within the Benefit Plan Year (July 1 – June 30).

10. Remember that all claims must be received by WageWorks, Inc. by September 30 following the Benefit Plan Year to be eligible for reimbursement.

Section 12
GENERAL PROVISIONS

A. RIGHT TO TERMINATE OR CHANGE PLAN PROVISIONS

The MUS in its sole discretion and at any time through authorized agents may, within the limits of contract provisions and requirements for adequate public notice, terminate, amend, rescind, suspend, delay, or otherwise modify any or all benefits or provisions described in this SPD. The discretion includes, but is not limited to, the following:

1. To terminate any or all Medical, Dental, Vision Hardware, Life, AD&D, or LTD Insurance Benefits for any or all Plan Participants, including Employees, Retirees, COBRA, and/or Eligible Dependents (legal spouse and/or children).
2. To alter or postpone the amounts, schedules, or methods of calculation for payment of benefits.
3. To amend or rescind any benefit provisions of the Plan.
4. To increase or otherwise change the contributions, fees, or monthly premiums required from units of the Montana University System, Office of the Commissioner of Higher Education, or other affiliated agencies or organization and/or the Plan Participant.

B. COMPLIANCE WITH LAW AND REGULATIONS

Any provision of this SPD, which on its Effective Date conflicts with the statutes of Montana or laws and regulations of the United States, is hereby amended to conform to the minimum requirements of such statutes, regulations, or laws.

C. RIGHT TO MEDICAL RECORDS
The Plan Administrator, Medical Plan Claims Administrator, and Utilization Management at the Medical Plan Claims Administrator shall have full access to all medical or other records relating to the diagnosis, treatment, or services provided to the Plan Participant or to any other information that is needed to administer provisions of the Plan. Release of such information or records by the Plan Participant shall be a condition of receipt of benefits from the Plan. Medical records shall be held as confidential by the above parties and under penalty of law shall not be released or disclosed to any unauthorized individuals, except as provided by law.

D. RIGHT TO CONDUCT MEDICAL EXAMINATIONS

The Medical Plan Claims Administrator shall, at the Plan’s expense, have the right and opportunity to examine through its own medical examiner any Plan Participant whenever Illness or Injury is the basis of a claim. The Medical Plan Claims Administrator may exercise this right as often as may be reasonably required during the time a claim is pending.

E. RIGHT TO MAKE PAYMENTS

The Plan Claims Administrator may make payment to a) the Plan Participant, b) the Provider, or c) the Plan Participant and Provider jointly. Any payment made by the Plan Claims Administrator in good faith pursuant to this provision shall fully discharge the liability of the Plan to the extent of such payment.

F. RIGHT TO RECOVER PAYMENTS

Whenever payments have been made in error or more than the amount necessary to satisfy the liability of the Plan, the Plan Claims Administrator shall have the right to recover any or all excess payment from any individual to whom such payments have been made.

The Plan can deduct the amount paid from the Plan Participant’s future benefits, or from the benefits for any covered family member, even if the erroneous payment was not made on that family member’s behalf.

G. NO OBLIGATION TO PROVIDE BENEFITS IF MEDICAL CARE IS NOT AVAILABLE

The MUS is not obligated to provide benefits or to arrange for the delivery of medical services if Hospital facilities are not available or if medical services are not available because of epidemic, disaster, or for any other reasons beyond the control of the Plan.

H. THE MUS IS NOT LIABLE FOR ACTS, ERRORS, OR OMISSIONS BY MEDICAL PROVIDERS

The MUS is not liable for any acts of error or omission by any Hospital or medical Provider.

I. COVERAGE EXTENDS TO SERVICES OUTSIDE THE U. S.

The expenses for services provided outside the United States are covered in the same manner as expenses for services provided within the United States.

J. BENEFITS SHALL BE PROVIDED ON A NON-DISCRIMINATORY BASIS

Plan provisions will be administered without regard to the race, color, religion, creed, sex, national origin, age, handicap, marital status, or political belief of any individual, except when such factors are reasonably applicable and necessary for medical reasons to be considered when Plan provisions are administered. Plan Participants and/or Providers shall be protected from any retaliation for reporting or appraising any unlawful discriminating practice.
K. RIGHT TO TERMINATE COVERAGE FOR FALSE CLAIMS

Any Plan Participant or Provider who submits bad faith or false claims, misrepresents facts, or attempts to perpetuate a fraud upon the MUS Group Benefits Plan may be subject to criminal charges or a civil action brought by the Plan Administrator or their designee as permitted under state and federal laws. Additionally, if a Plan Participant has been found to have committed such acts after an informal hearing with the Plan Administrator or their designee, they shall immediately become ineligible to remain on the Plan and coverage will be terminated. See Section 1, provision D., RESCISSION OF COVERAGE.

L. RIGHT TO TERMINATE COVERAGE FOR A PATTERN OF FRIVOLOUS CLAIM APPEALS

A Plan Participant, who evidences a pattern of appealing baseless, frivolous claims that were initially denied, may become terminated from coverage on the Plan. The Plan Administrator or their designee shall issue a fifteen (15) day notice to the Plan Participant to cease and desist and abide by the plan terms or be dropped. If the Plan Participant continues to insist on appealing matters that are deemed frivolous, the Plan Administrator or their designee may issue a thirty (30) day notice of termination of coverage from the Plan following an informal hearing with the Plan Administrator or their designee. See Section 1, provision D., RESCISSION OF COVERAGE

Section 13
COORDINATION OF BENEFITS

A. COORDINATION OF BENEFITS

The Coordination of Benefits (COB) provision sets out rules for the order of payment of Covered Expenses when a Plan Participant is covered by two or more plans, including Medicare, so that payments from all Plans does not exceed the Allowed Amount. COB limits the benefits that may be received by a Plan Participant covered by more than one plan to no more than the total health care expenses Allowed Amount and divides responsibility for those expenses between the plans. Only the amount paid by the MUS Plan will be applied to the Plan benefit maximums.

Standard COB

The plan that pays first, primary plan, according to COB rules will apply benefits and pay without taking the existence of any other plan or coverage into consideration. The secondary and subsequent plans will pay the balance up to the total Allowed Amount, less any Copayments, Deductibles, Coinsurance, and/or benefit maximums. A secondary plan has its benefits determined after those of the primary plan. The exception to this statement is if:

1. The other plan has rules coordinating its benefits with this Plan; and
2. Both those rules and this Plan’s rules require that this Plan’s benefits be determined before those of the other plan or coverage.

The Coordination of Benefits provision applies even if a claim is not filed under the other plan or plans. If needed, authorization is provided to this Plan to obtain information as to benefits or services available from the other plan or plans, or to recover overpayments.

Plan, for purposes of COB, means this Plan or any one of the following plans:

1. Group and individual health insurance plans; or
2. Group and individual health insurance coverage through closed panel plans, licensed Health Maintenance Organizations (HMO) or other prepaid plans; or
3. The medical care components of long-term health care contracts, such as Skilled Nursing Care. This does not include long-term care coverage for non-medical services, such as respite care, personal care, or Custodial Care; or
4. Any coverage for students which is sponsored by or provided through a school or other educational institution. This does not include school accident-type coverages that cover students for accidents only (such as athletic injuries); or
5. Medicare or other governmental benefits, and any coverage required or provided by any statute.

The term “Plan” is construed separately with respect to each policy, contract, or other arrangement for benefits or services, and separately with respect to that portion of any such policy, contract, or other arrangement which reserves the right to take the benefits or services of other plans into consideration in determining its benefits and that portion which does not.

COB RULES

1. If a Plan Participant is covered by another plan as defined above, the benefits will be coordinated. One plan will be determined as the primary plan and will pay benefits first. The other plan(s) will be secondary.

2. If the claim as applied to the primary plan is subject to a contracted or negotiated rate, the Allowed Amount is equal to that contracted or negotiated amount.

3. If the claim as applied to the primary plan is not subject to a contracted or negotiated rate, but the claim as applied to the secondary plan is subject to a contracted or negotiated rate, the Allowed Amount is equal to that contracted or negotiated amount of the secondary plan.

4. The secondary plan(s) will limit benefits so that the sum of all benefits paid by the primary plan and by the secondary plan(s) do not exceed 100 percent (%) of the total contracted or negotiated rate (Allowed Amount), or total charge(s) for non-contracted providers.

ORDER OF BENEFIT DETERMINATION

Rules 1 through 5 below apply when there are multiple health insurance plan coverages, with obligations to cover health care expenses for one individual, regardless of that individual’s coverage status as either an Employee, Retiree, or Dependent.

1. **Non-Dependent/Dependent**

   The plan that covers the individual other than as a Dependent (e.g., as an Employee or Retiree), is primary and the plan that covers the individual as a Dependent is secondary. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule will not be followed.

2. **Child Covered Under More Than One Plan**
   a. The primary plan is the plan of the parent whose birthday is earlier in the year if:
      1) The parents are married; or
      2) The parents are not separated (even if they have never been married); or
      3) A court decree awards joint custody without specifying that one parent has the responsibility to provide health care coverage.
   b. If both parents have the same birthday, the plan that has covered either of the parents longer is primary.
   c. 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. If the parent with financial responsibility has no coverage for the child’s health care services or expenses, but that parent’s spouse does, the spouse’s plan is primary. This subparagraph will not apply with respect to any claim determination period,
Benefit Period or Benefit Plan Year during which benefits are paid or provided before the entity has actual knowledge.

d. If the parents are not married or are separated (even if they have never been married) or are divorced, and there is no court decree allocating responsibility for the child’s health care services or expenses, the order of benefit determination among the plans of the parents and the parents’ spouses (if any) is:
   1) The plan of the custodial parent.
   2) The plan of the spouse of the custodial parent.
   3) The plan of the non-custodial parent.
   4) The plan of the spouse of the non-custodial parent.

3. **Longer or Shorter Length of Coverage.**
   If the proceeding rules do not determine the order of benefits, the plan that has covered the individual for the longest time is primary.

   a. To determine the length of time an individual has been covered under a plan, two plans will be treated as one if the covered individual was eligible under the second plan within 24 hours after the first ended.

   b. The start of a new plan does not include:
      1) A change in the amount or scope of a plan’s benefits; or
      2) A change in the entity that pays, provides, or administers the plan’s benefits; or
      3) A change from one type of plan to another (such as from a single employer plan to that of a multiple-employer plan).

   c. An individual’s length of time covered under a plan is measured from the individual’s first date of coverage under that plan. If that date is not readily available for a group plan, the date the individual first became a member of the group will be used as the date from which to determine the length of time the individual’s coverage under the present plan has been in force.

4. **No Rules Apply**
   If none of these preceding rules determines the primary plan, the Allowed Amount will be determined equally between the plans.

B. **COORDINATION WITH MEDICARE:**

Medicare Part A and Part B will be considered a plan for the purposes of coordination of benefits. This Plan will coordinate benefits with Medicare even if the Plan Participant is not actually receiving Medicare Benefits.

**WORKING AGED:** A covered Employee who is eligible for Medicare Part A and Part B because of age may be covered under this Plan and under Medicare in which case this Plan will be primary. A covered Employee, eligible for Medicare Part A and Part B because of age, may elect not to be covered under this Plan. If such election is made, coverage under this Plan will terminate.

A covered Dependent, eligible for Medicare Part A and Part B because of age may also be covered under this Plan and under Medicare in which case this Plan will be primary. A covered Dependent, eligible for Medicare Part A and Part B because of age, may elect not to be covered under this Plan. If such election is made, coverage under this Plan will terminate.

**RETIREES:** Medicare is primary, and this Plan will be secondary, for the covered Retiree if the Retiree is an individual who is eligible for Medicare Part A or Part B because of age and retired.
Medicare is primary, and this Plan will be secondary, for the covered Retiree's covered Dependent who is eligible for Medicare Part A or B if both the covered Retiree and their covered Dependent are eligible for Medicare Part A or Part B because of age.

Medicare is primary for the Retiree’s covered Dependent when the Retiree is not eligible for Medicare Part A or Part B because of age and the Retiree’s covered Dependent is eligible for Medicare Part A or Part B because of age.

Retirees and/or their covered Dependents who are or become Medicare-eligible at retirement are required to be enrolled in both Medicare Part A and Medicare Part B. (See Section 3, provision I. Retiree Coverage)

MUS Retirees who have Medicare as their primary coverage cannot cover or continue medical coverage for their legal spouse or Adult Dependent if the legal spouse or Adult Dependent is also a MUS Retiree who has Medicare as their primary coverage. Medicare rules prohibit enrollment in more than one (1) Medicare Part D drug plan (dual coverage). MUS Retirees who have Medicare as their primary coverage will need to choose to remain on their own MUS Medicare Retiree plan or choose to enroll on their legal spouse’s or Adult Dependent’s MUS Medicare Retiree plan as a Dependent.

FOR COVERED INDIVIDUALS WHO ARE DISABLED: This Plan will be primary, and Medicare will be secondary, for a covered Employee or any covered Dependent who is eligible for Medicare due to disability and for whom Medicare requires the employer plan to be primary.

This Plan is secondary, and Medicare will be primary, for the covered Retiree or any covered Dependent who is eligible for Medicare due to disability.

END-STAGE RENAL DISEASE: This Plan will be primary only during the first thirty (30) months of Medicare coverage for Employees, Retirees, and their covered Eligible Dependent(s), for whom Medicare requires the employer plan to be primary, if Medicare eligibility is due solely to End Stage Renal Disease (ESRD). Thereafter, this Plan will be secondary with respect to Medicare coverage, unless after the thirty-month period described above:

1. The Plan Participant has no dialysis for a period of twelve (12) consecutive months and then resumes dialysis, at which time this Plan will again become primary for a period of thirty (30) months; or

2. The Plan Participant undergoes a kidney transplant; at which time this Plan will again become primary for a period of thirty (30) months.

If a Plan Participant is covered by Medicare due to disability, and Medicare is primary for that reason on the date the Plan Participant becomes eligible for Medicare due to End Stage Renal Disease, Medicare will continue to be primary and this Plan will be secondary.

C. COORDINATION WITH MEDICAID

If a Plan Participant is covered by Medicaid, this Plan will be primary, and Medicaid will be secondary.

D. COORDINATION WITH TRICARE/CHAMPVA

If a Plan Participant is also entitled to and covered under TRICARE/CHAMPVA, this Plan will be primary and TRICARE/CHAMPVA will be secondary. TRICARE coverage will include programs established under its authority, known as TRICARE Select, TRICARE Prime, TRICARE Reserve, and TRICARE for Life.
E. COORDINATION WITH VA BENEFITS

If the Plan Participant is eligible for Medicare and entitled to veterans benefits through the Department of Veterans Affairs (VA), this Plan will be primary, and the VA will be secondary, for non-military service-related medical claims. For these claims, this Plan will make payment to the VA as though this Plan was making payment secondary to Medicare.

Section 14
DEFINITIONS

Medical Plan definitions in this Section apply to the Plan.

1. **Acupuncture** – Professional services performed by a licensed acupuncturist to treat Illnesses using the insertion of needles at specified sites of the body

2. **Allowed Amount** – The maximum amount considered for payment for any covered treatment, service or supply, subject to all Plan Maximum Benefit limitations

3. **Ambulatory Surgical Center** – A duly licensed facility that is equipped and operated solely as a setting for Outpatient surgery. The facility must have the following:

   a. **Staffing**, which includes:
      1) Direction by a staff of Physicians or surgeons (MD or DO); and
      2) Presence of a Physician or surgeon during each surgical procedure and recovery period (and presence of a certified anesthesiologist when general or spinal anesthesia is required); and
      3) Provision of full-time skilled nursing services in the operating and recovery rooms (under the direction of RNs); and
      4) Extension of staff privileges to Physicians or surgeons who perform surgery in an area Hospital.

   b. **Facility and equipment**, which includes:
      1) At least two operating rooms and one recovery room (but not a place for patients to stay overnight); and
      2) Diagnostic x-ray and lab equipment (or a contract to use such equipment at an area medical facility); and
      3) Emergency equipment (including a defibrillator, a tracheotomy set, and a blood volume expander).

   c. **Policies and procedures** by which the facility:
      1) Regularly charges patients for services and supplies; and
      2) Contracts with an area Hospital and displays written procedures for immediate transfer of emergency cases.

4. **Benefit Plan Year** – The period commencing July 1 and ending June 30 of each year.

5. **Case Management and Case Manager** – Services of a professional Case Manager that involve working with members of the Medical Plan, their families, their Physicians and other Providers, to identify the most appropriate, effective and cost-efficient treatment possible for catastrophic Illnesses and accidents.

Use of Case Management services is voluntary, free of charge to the Plan Participant, and advantageous in several ways. Case management: (a) permits treatment options not normally available under the Plan through Plan exceptions; (b) provides another opinion on the most effective treatment options for a specific diagnosis; and (c) saves both the Plan and Plan Participant money by providing a third party to help identify the lower cost suppliers of medical goods and services, help coordinate services, and facilitate cost reductions.
The Plan strongly recommends, but does not require, that all Inpatient care be Pre-Certified by Utilization Management at the Medical Plan Claims Administrator who identifies cases that may benefit from Case Management. Please refer to Section 6 – How to Obtain Benefits.

6. **Chiropractic Services** – Professional services for spinal treatment performed by a licensed chiropractor. Spinal treatment means detection or correction by manual or mechanical means of structural imbalance, distortion, or subluxation in the body for removing nerve interference or its effects where such interferences are the result of or related to distortion, misalignment, or subluxation of or in the vertebral column.

7. **Claimant** – The Plan Participant for whom the claim is filed.

8. **Claims Administrator** – An entity employed by the Plan to administer its Medical Plan, Dental Plan, or Vision Hardware Plan, including consulting services to the Plan regarding the operation of the Medical, Dental, or Vision Hardware Plan and any other functions, including the processing and payment of claims. The Claims Administrator provides ministerial duties only, exercises no discretion over Plan assets, and will not be considered a fiduciary as defined by any applicable State or Federal law or regulation.

9. **Coinsurance** – The percentage of the Allowed Amount for Covered Medical Expenses, which are not specifically exempted from Coinsurance, that the Plan Participant is responsible for paying after the Deductible has been met; and for the Prescription Drug Plan, the percentage of Covered Prescription Drug Expenses, which are not specifically exempted from Coinsurance that the Plan Participant is responsible for paying.

10. **Copayment** – A fixed dollar amount of Covered Medical Expenses or Covered Prescription Drug Expenses that is the Plan Participant’s responsibility to pay.

11. **Cosmetic** – Surgery, procedures, treatment, or other services performed solely to change, enhance, or improve appearance rather than for the restoration of bodily function, including but not limited to, those surgeries, procedures, treatments and other services performed in the absence of a functional impairment of a body part or organ as documented in the medical record, even if such services will improve emotional, psychological or mental condition.

12. **Covered Medical Expense or Charge** – A medical expense or charge that is:
   a. for a Covered Medical Service; and
   b. is within the Allowed Amount for the service, and
   c. is within any benefit limitations specified for the service in this Summary Plan Description or the Schedule of Benefits and meets other requirements of this Summary Plan Description.

The Covered Medical Expense or Charge includes any portion of the Covered Medical Charge that may be applied to the Deductible, Coinsurance, or Copayment. However, any expense which is not payable by another primary plan because of the Plan Participant’s failure to comply with cost-containment requirements (e.g., second surgical opinions, preadmission testing, preadmission review of Hospital confinement) will not be considered a Covered Medical Expense of this Plan as a secondary payer. Where a plan provides benefits in the form of a service rather than cash payments, the reasonable cash value of the service will also be considered a Covered Expense.

13. **Covered Medical Service or Covered Service** – A medical service, procedure or supply that is:
   a. listed as a Covered Medical Service in Section 7 and not specified as an exclusion in Section 7 or in the current MUS Choices Enrollment Workbook Schedule of Benefits; and
   b. Medically Necessary for the diagnosis or treatment of Injury, Illness or maternity or, alternatively, a preventive service specified as covered in Section 7; and
   c. Provided to a Plan Participant enrolled in a Plan by a Covered Provider, and
d. Provided and coded in accordance with applicable standard medical and insurance practice.

14. **Covered Prescription Drug Expense or Charge** – An expense or charge for drugs and medicines that are Medically Necessary for the treatment of an Injury or Illness and which require a legal prescription authorized by a Physician, and expenses for other pharmaceutical services specifically listed as covered in Section 9 and not excluded in Section 9. Expenses for these same drugs and medicines purchased outside the prescription drug card or mail order service programs are covered up to the Prescription Drug Plan’s allowance for the drug or medicine.

15. **Creditable Coverage** – Health insurance coverage prior to the date of enrollment in this Plan and after a sixty-three (63) day break in coverage under any of the following:
   a. A group or individual health insurance plan coverage.
   b. Medicare Part A, Part B or Part C.
   c. Medicaid.
   d. TRICARE/CHAMPVA.
   e. A medical care program of the Indian Health Service or a tribal organization.
   f. Federal Employee Health Benefits Program.
   g. A public health plan, including any plan established by a state, U. S. government, foreign country, or any political subdivision of the foregoing.
   h. A health benefit plan under the Peace Corps Act.
   i. State Children’s Health Insurance Program.

16. ** Custodial Care** – Services or treatment that, regardless of where it is provided:
   a. Could be rendered safely by an individual without medical skills; and
   b. Is designed primarily to help the patient with daily living activities, including (but not limited to):
      1) Personal care such as help in walking and getting in and out of bed; help with bathing; help with eating by spoon, tube or gastrostomy; exercising; dressing; enema and using the toilet.
      2) Homemaking such as preparing meals or special diets.
      3) Moving the patient.
      4) Acting as companion or sitter.
      5) Supervising medication that can usually be self-administered.
      6) Oral hygiene.
      7) Ordinary skin and nail care.

   An independent medical review staff contracted by the Plan may, if necessary, determine what services are Custodial Care. When a confinement or visit is found to be mainly for Custodial Care, some services (such as prescription drugs, x-rays, and lab tests) may still be covered. All bills or claims for services should be routinely submitted for consideration.

17. **Deductible** – A specified dollar amount of Covered Medical Expenses the Plan Participant is responsible for paying or a Covered family is responsible for paying in a Benefit Plan Year before the Plan will pay any amount for any Covered Medical Services during each Benefit Plan Year that are not specifically exempt from Deductible. See the current MUS Choices Enrollment Workbook Schedule of Benefits for annual Deductible amounts.

18. **Dependent or Eligible Dependent** – An individual who meets one or more of the definitions of Eligible Dependent in Section 1, provision B., except when the context clearly refers to a Dependent on another health insurance plan as in the Coordination of Benefits Section or to Dependents eligible for benefits under either a Health Care or Dependent Care Flexible Spending Account with their own eligibility requirements.

19. **Dependent Child or Eligible Dependent Child** – An individual who meets one or more of the definitions of Eligible Dependent Child in Section 1, provision B.2 or who meets the definition of a disabled Dependent Child in Section 1, provision C., except when the context clearly refers to a Dependent on another health insurance plan as in the Coordination of Benefits Section or to Dependents
eligible for benefits under either a Health Care or Dependent Care Flexible Spending Account with their own eligibility requirements.

20. **Durable Medical Equipment (DME)** – Durable Medical Equipment which:
   a. Is designed for prolonged use over a period of years; and
   b. Serves a specific therapeutic purpose in the treatment of an Injury or Illness; and
   c. Is primarily and customarily used to serve a medical purpose; and
   d. Is suitable for use at home, and
   e. Is not generally useful to an individual in the absence of Illness or Injury.

21. **Employee or Eligible Employee** – An individual who meets the definition of an Eligible Employee in Section, provision A., except when the context clearly refers to an Employee or Eligible Employee on another health insurance plan as in the Coordination of Benefits Section or an Employee of an organization involved in administering the Plan.

22. **Effective Date** – The date on which a new enrollee’s coverage begins.

23. **Experimental/Investigational Services** – A drug, device, medical treatment, or procedure that meets any of the following:

   1. That cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA). Further, approval for marketing the drug or device has not been provided at the time the drug or device is furnished.

   2. The patient informed consent document utilized was reviewed and approved by:
      a. The treating facility’s Institutional Review Board; or
      b. Other body serving a similar function; or if
      c. Federal law requires such review or approval.

   3. That is under study, prior to or in the absence of any clinical trial to determine its:
      a. Maximum tolerated dose; and
      b. Toxicity; and
      c. Safety; and
      d. Efficacy; or
      e. Efficacy as compared with generally medically accepted means of treatment or diagnosis.

   4. Based upon Reliable Evidence is the subject of an ongoing Phase I or Phase II clinical trial. (A Phase III clinical trial recognized by the National Institute of Health is not Experimental or Investigational). The routine patient care costs (conventional care) shall be provided by the patient’s health plan.
      i. “Routine” patient care costs are items or services that are covered benefits under the patient’s health plan whether part of the clinical trial and, in the case of cancer treatment, are listed on the National Comprehensive Cancer Network web site as appropriate for treatment of the condition.
      ii. The Health Care Provider managing the clinical trial shall provide to the health plan, in advance of incurring any charges, copies of the trial protocol, informed consent and any other documents necessary to ascertain routine patient care costs versus costs incurred for patient care generated specifically by the clinical trial. The sponsor of the clinical trial shall provide its assessment of what it would deem routine care for review for coverage by the health plan.
      iii. The Plan shall provide coverage for routine patient care costs incurred for drugs and devices provided to the patient during the clinical trial provided that those drugs or devices have been approved for treatment of the patient’s condition by the U.S. Food and Drug Administration and to the extent those drugs or devices are not provided or paid for by the sponsor of the clinical trial, or the manufacturer, distributor, or Provider of that
5. Based upon Reliable Evidence, the prevailing opinion among experts is that further studies or clinical trials are necessary to determine its:
   a. Maximum tolerated dose; and
   b. Toxicity; and
   c. Safety; and
   d. Efficacy; or
   e. Efficacy as compared with generally medically accepted means of treatment or diagnosis.

6. Used in a manner outside the scope of use for which it was approved by the U.S. Food and Drug Administration, or other applicable regulatory authority. Such authorities include:
   b. The Centers for Medicare and Medicaid Services (CMS).
   c. American Dental Association.
   d. American Medical Association.

“Reliable Evidence” means reports and articles published in authoritative medical and scientific literature. This includes:
1. The written protocol or protocols used by a treating facility or the protocol(s) of another facility studying substantially the same drug, device, medical treatment or procedure.
2. The informed consent document used by the treating facility or by another facility studying substantially the same drug, device, medical treatment or procedure.

24. Experimental/Investigational Treatment – Treatment that would otherwise be considered Experimental/Investigational will be covered if the proposed Experimental/Investigational treatment has been proposed by a Physician, has been reviewed by four (4) unrelated, independent board-certified Physicians actively practicing within the same specialty as the treating Physician, with unanimous agreement amongst the four (4) reviewing Physicians that:

A. Because of the rarity of the disease or condition, there is no United States. FDA-approved regimen of treatment.

B. All United States. FDA-approved regimen(s) of treatment have been attempted within the twelve (12) month period immediately prior to the date the proposed Experimental treatment is to begin without any significant clinical improvement in the patient’s disease or condition.

C. The proposed course of treatment is medically indicated, and is considered the standard of care in the United States for the disease or condition being treated, based upon published reports and articles in authoritative medical and scientific literature including, but not limited to the following:
   1. The written protocol(s) used by the treating facility or the protocol(s) of another facility studying substantially the same drug, treatment, device or procedure, and
   2. The informed consent documents used by the treating facility or of another facility studying substantially the same drug, treatment, supply, device or procedure.

D. To a reasonable degree of medical certainty, there is a likelihood that the proposed treatment will clinically improve the disease or condition being treated.

E. The patient is not considered to be terminal regardless of the treatment proposed or attempted.

F. The treatment has been recognized by the National Comprehensive Cancer Network (NCCN) as the only available treatment that has demonstrated efficacy for the disease or condition in question.
25. **Fee Schedule** – A Fee Schedule is as complete listing of fees used by the Plan to reimburse Providers and suppliers for providing select health care services. The comprehensive listing of fee maximums is used to reimburse a Provider on a fee-for-service or flat-fee basis.

26. **Flexible Spending Account (FSA)** – A personal account into which an Employee enrolled in the Plan may allocate earnings on a before-tax basis for use in reimbursing eligible Benefit Plan Year expenses. A Health Care Flexible Spending Account (HCFSA) may be used to reimburse eligible health care expenses; a Limited Purpose Spending Account (LPFSA) may be used to reimburse eligible Dental and Vision expenses; and a Dependent Care Flexible Spending Account (DCFSA) may be used to reimburse eligible expenses for Dependent day care (e.g., day care, preschool, day camps, babysitter) as described in Section 11.

27. **FMLA** – The Family and Medical Leave Act.

28. **Formulary** – A list of drugs deemed to be appropriate and effective in treating an Illness in a cost-effective manner. The decision to place or remove a drug from the Formulary is made by Physicians and professional pharmacists under contract with the Pharmacy Benefit Manager. As new drugs become available on the market, they are evaluated and often added to the Formulary as other drugs are replaced. A new drug will sometimes be non-Formulary when first filled and Formulary at the next refill. Formulary drugs may be removed as generic equivalents become available.

29. **Freestanding Inpatient Facility** – A facility that:
   a. Is licensed or approved as such by the Department of Public Health and Human Services or by the appropriate licensing authority in the state where the service is provided.
   b. Has rooms for resident patients.
   c. Is equipped to treat Mental Illness or alcohol and drug abuse.
   d. Has a registered graduate Nurse (RN) always on duty.
   e. Has a resident Physician or psychiatrist on duty or on call.

30. **Gender Identity Disorder/Gender Dysphoria Adolescents and Adults** – A disorder characterized by the following diagnostic criteria (Diagnostic and Statistical Manual of Mental Disorders, 5th edition [DSM-5]):

   a. A marked incongruence between one’s experience/expressed gender and assigned gender, of at least six (6) months duration, as manifested by at least two (2) of the following:
      i. A marked incongruence between one’s experienced/expressed gender and primary and/or secondary sex characteristics (or in young adolescents, the anticipated secondary sex characteristics).
      ii. A strong desire to be rid of one’s primary and/or secondary sex characteristics because of a marked incongruence with one’s experienced/expressed gender (or in young adolescents, a desire to prevent the development of the anticipated secondary sex characteristics).
      iii. A strong desire for the primary and/or secondary sex characteristics of the other gender.
      iv. A strong desire to be of the other gender (or some alternative gender different from one’s assigned gender).
      v. A strong desire to be treated as the other gender (or some alternative gender different from one’s assigned gender).
      vi. A strong conviction that one has the typical feelings and reactions of the other gender (or some alternative gender different from one’s assigned gender).

   b. The condition is associated with clinically significant distress or impairment in social, occupational or other important areas of functioning.

31. **Gender Identity Disorder/Gender Dysphoria in Children** – A disorder characterized by the following diagnostic criteria (Diagnostic and Statistical Manual of Mental Disorders, 5th edition [DSM-5]):
a. A marked incongruence between one’s experience/expressed gender and assigned gender, of at least six (6) months duration, as manifested by at least six (6) of the following (one of which must be criterion 29. a. i.):
   i. A strong desire to be of the other gender or an insistence that one is the other gender (or some alternative gender different from one’s assigned gender).
   ii. In boys (assigned gender), a strong preference for cross-dressing or simulating female attire; or in girls (assigned gender), a strong preference for wearing only typical masculine clothing and a strong resistance to the wearing of typical feminine clothing.
   iii. A strong preference for cross-gender roles in make-believe play or fantasy play.
   iv. A strong preference for the toys, games or activities stereotypically used or engaged in by the other gender.
   v. A strong preference for playmates of the other gender.
   vi. In boys (assigned gender), a strong rejection of typically masculine toys, games and activities and a strong avoidance of rough-and-tumble play; or in girls (assigned gender), a strong rejection of typically feminine toys, games and activities.
   vii. A strong dislike of one’s sexual anatomy.
   viii. A strong desire for the primary and/or secondary sex characteristics that match one’s experienced gender.

b. The condition is associated with clinically significant distress or impairment in social, school or other important areas of functioning.

32. **Gender Reassignment Surgery** – Surgery to change primary and/or secondary sex characteristics to affirm an individual’s gender identity. Sex or Gender Reassignment surgery can be an important part of Medically Necessary treatment to alleviate Gender Dysphoria. May also be known as gender or Transgender Transition surgery, sex transformation surgery, sex change, sex reversal, gender change, transsexual surgery, Transgender surgery and sex reassignment.

33. **Hospital** – An institution which meets the following conditions:
   a. It is engaged primarily in providing medical care and treatment to individuals suffering Illness or Injury on an emergency, Outpatient, or Inpatient basis.
   b. It is licensed as a Hospital or a critical access Hospital under the laws of the jurisdiction in which the facility is located.
   c. It maintains on its premises the facilities necessary to provide for the diagnosis and treatment of an Illness or an Injury or provides for the facilities through arrangement or agreement with another Hospital.
   d. It provides treatment by or under the supervision of a Physician with nursing services by Registered Nurses as required under the laws of the jurisdiction in which the facility is licensed.
   e. It is a Provider of services under Medicare. This condition is waived for otherwise Covered Medical Expenses incurred outside of the United States.
   f. It is not, other than incidentally, a place for rest, a place for the aged, a place for drug addicts, a place for alcoholics, or a nursing home.

34. **Identification Card (& Identification Number)** – A card issued by the Claims Administrator for each MUS offered benefit plan (Medical Plan, Dental Plan, Vision Hardware Plan, and Prescription Drug Plan) to Plan Subscribers who have enrolled in that plan. Identification Cards contain such information as a unique Subscriber Identification Number, Dependent coverage, and other information required for claims administration.

35. **Illness** – A bodily disorder, disease, physical sickness, Mental Illness, or functional nervous disorder.

36. **Injury** – Physical damage to the body, which is not caused by disease or bodily infirmity.
37. **Inpatient or Inpatient Admission** – A Medically Necessary stay (or admission for a stay) of twenty-four (24) consecutive hours or more in any single or multiple departments or parts of a Hospital, Psychiatric Hospital, Free Standing Inpatient Facility, Mental Health Treatment Center, Chemical Dependency Treatment Center, Skilled Nursing Care Facility or other facility licensed in the state where the service is provided to provide skilled twenty-four (24) hour medical care. A stay that meets these requirements is Inpatient even if the facility does not charge for daily room and board.

38. **Medical Massage Therapy** – Professional Medical Massage Therapy services performed by a licensed massage therapist. Medical Massage Therapy is the manual manipulation of soft body tissues (muscle, connective tissue, tendons, and ligaments) to enhance an individual’s health and well-being.

39. **Maximum Benefit** – The maximum Medical, Dental, Vision Hardware, and Pharmacy benefit amount payable under the Plan for any covered treatment, service or supply. *See the current MUS Choices Enrollment Workbook Schedule of Benefits for the Maximum Benefit in effect.*

40. **Medicaid** – The program of medical care and coverage established and provided by Title XIX of the Social Security Act, as amended.

41. **Medical Emergency** – A severe condition which (in the opinion of the Medical Plan Claims Administrator and/or an independent medical review panel):
   a. Results in symptoms which occur suddenly and unexpectedly, and
   b. Requires the immediate care of a Physician or surgeon to prevent death or serious impairment of the health of the Plan Participant.

42. **Medically Necessary** – Treatment, tests, services or supplies provided by a Hospital, Physician, or other Licensed Health Care Provider which are not excluded under this Plan and which must meet the following criteria:
   1. For treatment or diagnosis of an Illness or Injury.
   2. Ordered by a Physician or Licensed Health Care Provider and are consistent with the symptoms or diagnosis and treatment of the Illness or Injury.
   3. Not primarily for the convenience of the Plan Participant, Physician or other Licensed Health Care Provider.
   4. Uses the standard or level of services most appropriate for good medical practice that can be safely provided to the Plan Participant.
   5. Not of an Experimental/Investigational or solely educational nature.
   6. In accordance with the Plan’s Medical Policy.
   7. Not provided primarily for medical or other research.
   8. Does not involve excessive, unnecessary or repeated tests.
   9. Commonly and customarily recognized by the medical profession as appropriate and generally accepted as the common medical management used in the United States for the treatment or diagnosis of the diagnosed condition.
   10. Are approved procedures based upon the medical treatment circumstances or meets required guidelines or protocols of the U.S. Food and Drug Administration (FDA) or The Centers for Medicare/Medicaid Services (CMS).

The fact that services were recommended or performed by a Physician or other Licensed Heath Care Provider does not automatically make the services Medically Necessary. The decision as to whether the services were Medically Necessary will be made only after a claim for benefits is submitted. The Claims Administrator may consult with Physicians or national medical specialty organizations for advice in determining whether services were Medically Necessary. The Plan recommends that Plan Participants who have any questions concerning proposed, non-emergent Medical and Dental services follow the procedure for Prior Authorization described in Section 6.
43. **Medicare** – The programs established under the “Health Insurance for the Aged Act”, Public Law 89-97 under Title XVIII of the Federal Social Security Act, as amended. “Medicare” is used to pay for various medical expenses for qualified individuals.

44. **Medical Policy** – A policy adopted by the Plan which is created and updated by Physicians and other medical Providers and is used to determine whether health care services including medical and surgical procedures, medication, medical equipment and supplies, processes and technology meet the following nationally accepted criteria:
   a. Final approval from the appropriate governmental regulatory agencies; and
   b. Scientific studies showing conclusive evidence of improved net health outcome; and
   c. In accordance with any established standards of good medical practice.

45. **Medicare Benefits** – Benefits for services and supplies which the Plan Participant receives or is eligible for under Medicare, regardless if the Plan Participant has applied for or is enrolled in Medicare.

46. **Mental Health Treatment Center** – A facility that:
   a. Is organized to treat Mental Illness by multiple techniques; and
   b. Requires a written treatment plan approved and monitored by an interdisciplinary team (including a Physician, a psychiatric social worker, and a psychologist); and
   c. Is either:
      1) Licensed as such by the state, or
      2) Affiliated with a Hospital under a contract with an established system of patient referral.

47. **Mental Illness or Mental and Nervous Disorder** – A clinically significant behavioral or psychological syndrome or pattern (which is a manifestation of a behavioral, psychological or biological dysfunction in an individual) that is associated with:
   a. Present distress or a painful symptom; or
   b. A disability or impairment in one or more areas of functioning, or
   c. A significantly increased risk of suffering death, pain, disability, or an important loss of freedom.

   **Mental Illness does not include:**
   a. Developmental disorders.
   b. Speech disorders.
   c. Psychoactive substance use disorders.
   d. Chemical dependency or other addictive behavior.
   e. Eating disorders (except for bulimia and anorexia nervosa).

48. **Mental Illness, Severe** – The following disorders are defined by the American Psychiatric Association:
   a. Schizophrenia.
   b. Schizoaffective disorder.
   c. Bipolar disorder.
   d. Major depression.
   e. Panic disorder.
   f. Obsessive-compulsive disorder.
   g. Autism.


50. **Naturopathic** – Professional services performed by a licensed naturopath to treat disease that employs no surgery or synthetic drugs to assist the natural healing process, using special diets, herbs, vitamins, etc.

51. **Network (of Providers), Preferred or In-Network** – A group of Covered Providers who have entered into a contract with the Medical Plan or other benefit plan, such as a Vision Hardware Plan (or with an
In-Network administrator who has a contract with the medical or other benefit plan) to provide services to Plan Participants according to contract terms.

52. Nurse or Registered Nurse – An individual who is duly licensed as a Registered graduate Nurse (RN) unless specifically identified as an LPN or a Nurse with some other licensure.

53. Occupational Therapy – The use of purposeful activity with an individual who is limited by physical Injury or Illness, psychosocial dysfunction, developmental or learning disability, or the aging process to maximize independence, prevent disability, and maintain health. The practice encompasses evaluation, treatment, and consultation. Occupational Therapy services must be ordered by a Physician and may be provided individually, in groups, or through social systems subject to medical review. Specific Occupational Therapy services include, but are not limited to:
   a. Teaching daily living skills.
   b. Developing perceptual motor skills and sensory integrative functioning.
   c. Designing, fabricating, or applying splints or selective adaptive equipment, and training in the use of upper-extremity prosthetics or upper-extremity orthotic devices.
   d. Using specifically designed crafts and exercises to enhance functional performance.
   e. Administering and interpreting tests such as manual muscle and range of motion.

54. Out-of-Pocket Maximum – The Out-of-Pocket maximum is the Plan Participant’s accumulated obligation on individual Covered Medical Expenses in the Benefit Plan Year. The Out-of-Pocket maximum includes Deductible, Coinsurance, and Copayments. The family Out-of-Pocket maximum is the family’s accumulated obligation on Covered Medical Expenses in the Benefit Plan Year. The Plan pays the remaining Covered Medical Expenses in the Benefit Plan Year.

55. Outpatient – Medical services provided, or procedures performed, on an Outpatient basis without an overnight stay.

56. Participating Providers – Covered Providers who have agreed to accept the Plan’s Allowed Amount as full compensation and not bill Plan Participants for amounts above the Allowed Amount. Plan Participants of the Plan will still be responsible for applicable Deductible, Coinsurance and Copayment amounts, but not for amounts above the Allowed Amount. Providers may agree to be Participating Providers of the Plan but not In-Network Providers of the same plan because being part of the Network may involve additional contractual obligations.

57. Pharmacy Benefit Administrator – The company retained by the Plan to manage its Prescription Drug Plan.

58. Physical Therapy – A plan of care provided by a licensed physical therapist. The aim is to return the Plan Participant to the highest level of motor functioning possible.

59. Physician – An individual who is:
   a. Licensed as a Medical Doctor (MD) or Doctor of Osteopathy (DO); and
   b. Providing services which are Covered Medical Services of the Plan; and
   c. Practicing within the scope of their license.

60. Plan – The MUS Group Benefits Plan, including all the provisions contained in this Plan Description, Plan Descriptions of other benefits such as life insurance, and associated contracts with Claims Administrators, Insurance Companies, Utilization Management at the Medical Plan Claims Administrator, the Pharmacy Benefit Administrator and other companies and organizations retained to provide, administer or assist in the administration of the MUS Group Benefits Plan, except when the context is clearly used to refer to another or generic health insurance plan (such as when describing Coordination of Benefits) or to a health or other insurance plan. Exceptions are left un-capitalized unless designating a specific plan.
61. **Plan Administrator** – The Office of the Commissioner of Higher Education is the MUS Plan Administrator.

62. **Plan Description Amendment** – An amendment to this Plan Description.

63. **Plan Participant** – An enrolled Employee, Retiree, or an individual who has continued coverage under COBRA or other provisions of the Plan and covered Eligible Dependents of these individuals for which Plan coverage has commenced and not terminated.

64. **Pre-Certify (Pre-Certification)** – A process described in Section 6 for contacting Utilization Management at the Medical Plan Claims Administrator for the Plan prior to an Inpatient Admission for any non-emergency Illness or Injury for a preadmission certification review. Pre-Certification and post-admission notifications of an emergency admission are designed to:
   a. Optimize efficient resource utilization; and
   b. Ensure that patients have equitable access to care; and
   c. Foster collaboration and communication among all members of the healthcare team to enhance Medically Necessary care in a cost-effective manner; and
   d. Assist in identifying possible ways to reduce Out-of-Pocket expenses; and
   e. Help avoid reductions in benefits which may occur if the services are not Medically Necessary or the setting is not appropriate; and
   f. If appropriate, refer a Case Manager to provide Case Management services.

65. **Prior Authorize (Prior Authorization)** – A process described in Section 6 for contacting Utilization Management at the Medical Plan Claims Administrator to determine whether a planned procedure or service meets criteria for benefits under the Plan. Prior Authorization is recommended for many Covered Medical Services and required to receive benefits for services as described in Section 6 and in the descriptions of the applicable services.

66. **Provider or Licensed Health Care Provider** – An individual who is:
   a. Duly licensed or certified by any applicable government regulatory authority and practicing in the area in which services are rendered; and
   b. Providing services which are Covered Medical Services of the Plan; and
   c. Practicing within the scope of their license.

67. **Psychiatric Hospital** – A licensed Hospital which, for compensation from or on behalf of its patients, provides therapeutic facilities for medical/psychiatric diagnosis, treatment and care of individuals with psychiatric disorders or Mental Illness by or under the supervision of a staff of duly licensed Physicians/psychiatrists that continually provides twenty-four (24) hour-a-day nursing service by or under the supervision of registered graduate Nurses and which is not primarily a nursing home or place of rest for the aged, or for the treatment of pulmonary tuberculosis.

68. **Qualified Beneficiary** – An Employee, former Employee, or Dependent of an Employee or former Employee who is eligible to continue coverage under the Plan in accordance with applicable provisions of Title X of COBRA, Section 609(a) of ERISA in relation to QMCSO’s, and Section 4 of this Plan Description. A Qualified Beneficiary also includes a child born to, adopted by, or placed for adoption with, an Employee or former Employee at any time during the Employee’s or former Employee’s COBRA Continuation of Coverage.

69. **Qualified Medical Child Support Order (QMCSO)** – Any state or court judgment, decree or order (including approval of settlement agreement) issued by a court of competent jurisdiction, or issued through an administrative process established under State law and which has the same force and effect of law under applicable State law and:
   a. Provides for child medical support for a child of a Subscriber, covered legal spouse under this Plan; and
b. Provides for health coverage for such a child under state domestic relations laws (including community property laws) and relates to benefits under this Plan; and
c. Is made pursuant to a law relating to medical child support described in Section 1908 of the Social Security Act.

69. **Rescission** – A cancellation or discontinuance of coverage that has a retroactive effect.

70. **Residential Care** – Sub-acute, twenty-four (24) hour care where the principal focus of treatment is psychosocial and does not entail twenty-four (24) hour medical or nursing intervention.

71. **Retiree and Eligible Retiree** – A Retiree is a former Employee who is retiring or has retired from a unit of the MUS including the Office of the Commissioner of Higher Education, or other agency or organization affiliated with the MUS or Board of Regents of Higher Education. An Eligible Retiree is a Retiree who meets the requirements described in Section 3 to continue certain group health insurance benefits provided by the MUS for Eligible Retirees.

72. **Skilled Nursing Care** – Confinement in a Skilled Nursing Care Facility:
   a. Upon the specific recommendation and under the general supervision of a legally qualified Physician or surgeon, and
   b. To receive medical care necessary for convalescence from the condition(s) causing or contributing to a precedent Hospital confinement.

73. **Skilled Nursing Care Facility (also called Extended Care Facility/Unit or Transitional Care Unit)** – An institution, or distinct part thereof, which meets the following conditions:
   a. It is currently licensed as a long-term care facility or Skilled Nursing Facility in the state in which the facility is located; and
   b. It is not, other than incidentally, a place for rest, the aged, drug addicts, alcoholics, mentally disabled individuals, Custodial or educational Care, or care of mental disorders; and
   c. It is certified by Medicare. This condition is waived for otherwise Covered Medical Expenses incurred outside of the United States.

45. **Special Enrollment** – Enrollment required by the HIPAA during a prescribed period (sixty-three (63) days for this Plan) following a Special Enrollment event listed in Section 2.

75. **Subscriber** – A Plan Participant whose eligibility for Plan coverage is based on their direct relationship to the MUS (Employee or Retiree) rather than on Dependent status, or a Plan Participant who was covered as a Dependent but continues coverage in their own name under surviving legal spouse or Adult Dependent, surviving Dependent or COBRA provisions of the Plan. The Subscriber is the individual in whose name administrative records are kept and who is named as the Identification Card holder.

76. **Transgender** – A diverse group of individuals who cross or transcend culturally-defined categories of gender. The gender identity of Transgender people differs to varying degrees from the sex they were assigned at birth.

77. **Transition** – A period when individuals change from the gender role associated with their sex assigned at birth to a different gender role. Transition may or may not include feminization or masculinization of the body through hormones or other medical procedures. The nature and duration of Transition are varied and individualized. Suppression of puberty using hormone therapy is not considered Transition.

78. **Utilization Management** – A program designed to assure that Plan Participants receive the most effective and appropriate medical services and to reduce waste. The program involves Pre-Certification (defined above) of planned Inpatient Admissions called in prior to Admission, post-review of emergency or other Inpatient Admissions called in after the fact, continued stay review and Case Management (also defined above). All Utilization Management services are described in Section 6
and, except for Case Management, are provided by Utilization Management at the Medical Plan Claims Administrator defined below.

79. **Utilization Management Administrator** – The company retained by the Plan to administer its Utilization Management program for the Plan.

80. **USERRA** – The Uniformed Services Employment and Reemployment Rights Act, as amended.