## Medical Benefits for eligible Pension Members and their eligible dependents who are not Eligible for Medicare effective 1/1/2014.

## Note \$50,000.00 lifetime major medical maximum effective 1/1/2013

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
		100% of the Fund's negotiated rate;	\$10,000.00 Calendar year maximum; applies to
Adoption	Not Applicable	deductible applies	lifetime maximum
	100% of the negotiated rate;		16 visits per Calendar Year; 1 visit per day;
Acupuncture	deductible applies	75% of the Fund's UCR; deductible applies	applies to lifetime maximum
	100% of the negotiated rate;		
Allergy Injections	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Allergy Treatment	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Ambulance True Emergent	deductible applies	100%; deductible waived	Lifetime maximum waived
	100% of the negotiated rate;		
Ambulance Non Emergent	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
			Non Participating Free Standing Surgical
	100% of the negotiated rate;		Centers / Ambulatory Surgical facility charges
Ambulatory Surgery	deductible applies	Not Covered	are not a covered expense
	100% of the negotiated rate;		
Anesthesia	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	_	100% of the negotiated rated; deductible	
Anesthesia Maternity	deductible applies	applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Annual Physical	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Assistant Surgeon	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Birthing Center	deductible applies	Not Covered	Applies to lifetime maximum
	100% of the negotiated rate;		
Breast Sonogram	deductible applies	75% of Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		36 visits per Calendar Year; applies to lifetime
Cardiac Rehabilitation	deductible applies	75% of the Fund's UCR; deductible applies	maximum
		100% of the Fund's Negotiated rate;	
Chemotherapy	deductible applies	deductible applies	Lifetime maximum waived
	100% of the negotiated rate;		1 visit per day; 24 visits per Calendar Year;
Chiro	deductible applies	100% of the Fund's UCR; deductible applies	
	100% of the negotiated rate;		4 x-rays per Calendar Year; applies to lifetime
Chiro X-rays	deductible applies	75% of the Fund's UCR; deductible applies	maximum
	100% of the negotiated rate;		
Diabetic Supplies	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diabetic Education with	100% of the negotiated rate;		
Dietician	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
	100% of the negotiated rate;		
Diagnostic Testing Office	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Independent lab /	100% of the negotiated rate;		
Professional charge	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Testing OP /			
Hospital Charge	Not Applicable	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Diagnostic Testing OP in Free	100% of negotiated rate;		
Standing Facility	deductible applies	75% of the Funds UCR; deductible applies	Applies to lifetime maximum
B	100% of the negotiated rate;	750/ . ( (b. 5 ll. 110D . l. 1 . (511	A sellen to lifether and less on
Breast Sonogram	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Bulmanan Function Tool	100% of the negotiated rate;	750/ of the Francisco LICDs deductible continu	Analias to lifetions as acidences
Pulmonary Function Test	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Tilt Toble Teeting	100% of the negotiated rate;	750/ of the Fundle LICE: dedicatible and its	Applies to lifetime maying:
Tilt Table Testing	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Electrophysical size! Study	100% of the negotiated rate;	750/ of the Fund's LICD, deductible applies	Applica to lifetime maximum
Electrophysiological Study	deductible applies 100% of the negotiated rate;	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Video EEG	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Video EEG	100% of the negotiated rate;	75% of the Fund's OCK, deductible applies	Applies to lifetime maximum
Mammogram	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Maninogram		100% of the Fund's Negotiated rate;	
Dialysis Office	deductible applies	deductible applies	Lifetime maximum waived
Diarysis Office		100% of the Fund's Negotiated rate;	Lifetime maximum waived
Dialysis OP Facility	deductible applies	deductible applies	Lifetime maximum waived
July old Cr. 1 dollary		75% of the Fund's Negotiated rate;	Zirotinio maximam warea
Dialysis OP Physician	deductible applies	deductible applies	Applies to lifetime maximum
- Injerior	100% of the negotiated rate;		6 visits per Calendar Year; applies to lifetime
Dietician / Nutritionist	deductible applies	75% of the Fund's UCR; deductible applies	maximum
DELM Digital Dermoscopy	100% of the negotiated rate;	, , , , , ,	2 visits per Calendar Year; applies to lifetime
Exam	deductible applies	75% of the Fund's UCR; deductible applies	maximum
	100% of the negotiated rate;		Prior approval by the Fund is required; applies to
DME / Medical Equipment	deductible applies	75% of the Fund's UCR; deductible applies	lifetime maximum
ER Non Emergent Facility	Not Covered	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	,	100% of the negotiated rate; deductible	
ER Emergent Facility	deductible waived	waived	Lifetime maximum waived
	100% of the negotiated rate;		
ER Non Emergent Physician	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	,	100% of the negotiated rate; deductible	
ER Emergent Physician	deductible applies	applies	Applies to lifetime maximum
			\$4000.00 Calendar year maximum combined
	100% of the negotiated rate;		physician charges; Prior approval required;
Gastric Bypass Physician	deductible applies	75% of the Fund's UCR; deductible applies;	Applies to lifetime maximum

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
Gastric Assistant Surgeon	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$4000.00 Calendar year maximum combined physician charges; Prior approval required; Applies to lifetime maximum
Genetic Testing -independent lab	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum. Genetic Counciling not covered.
Genetic Testing-OP Hospital	Not Applicable	,	Applies to lifetime maximum. Genetic Counciling not covered.
Halfway House	Not Covered	Not Covered	
Hearing Aid Right	Not Applicable	100% of the Fund's UCR; deductible applies	
Hearing Aid Left	Not Applicable	100% of the Fund's UCR; deductible applies	
Home Health Care	100% of the negotiated rate; deductible applies;	100% of the Fund's UCR; deductible applies;	200 visits per Calendar Year; applies to lifetime maximum; prior approval is required
Hospice Care IP	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	
Hospice Care home	100% of the negotiated rate; deductible applies	100% of the Fund's UCR; deductible applies	210 days per Calendar Year; applies to lifetime maximum
Immunizations	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Inpatient Rehabilitation (Physical, Occupational, Speech)	100% of the negotiated rate; deductible waived; up to 30 days per calendar year	100% of the negotiated rate; deductible waived; up to 30 days per calendar year	
IUD supplies	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Infertility Anesthesia	100% of the negotiated rate; deductible applies		\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
Infertility Facility	100% of the negotiated rate; deductible waived	100% of the Fund's UCR; deductible waived	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
Infertility Pathology / Lab	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
Infertility Physician	100% of the negotiated rate; deductible applies	75% of the Fund's UCR; deductible applies	\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
Infertility /Rx	Not Applicable		\$10,000.00 Calendar year maximum; combined all services; applies to lifetime maximum
Inpatient hospital Illness / Room & Board	100% of the negotiated rated	100% of the Fund's negotiated rate	up to 120 days; lifetime maximum waived

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
			\$4000 00 Colondor year maximum combined
	100% of the pagetisted rate:		\$4000.00 Calendar year maximum combined
Lon Bond	100% of the negotiated rate; deductible applies		physician charges; applies to lifetime maximum; prior approval by the fund is required
Lap Band Lasik Surgery Physician Left	100% of the negotiated rate;		\$1,600.00 global allowance; prior approval
	deductible applies		required; applies to lifetime maximum
eye Lasik Surgery Physician Right	100% of the negotiated rate;		\$1,600.00 global allowance; prior approval
eye	deductible applies	75% of the Fund's UCR; deductible applies	required; applies to lifetime maximum
eye	100% of the negotiated rate;	7370 of the Fund's GOTT, deductible applies	
Lithotripsy Physician	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Zianou poy i myololan		1070 of the Faria Coort, academic applied	Applied to mounte maximum
Lithotripsy Facility	100% of the negotiated rate	100% of the Fund's Negotiated rate	Lifetime maximum waived
	100% of the negotiated rate;	100% of the Fund's UCR; deductible	
Maternity C Section	deductible applies	applies; \$4,000 per delivery	Applies to lifetime maximum
		100% of the Fund's UCR; deductible	
Maternity Midwife	deductible applies	applies; \$3,200 per delivery	Applies to lifetime maximum
		100% of the Fund's UCR; deductible	
Maternity Regular Delivery	deductible applies	applies; \$3,600 per delivery	Applies to lifetime maximum
Medical Equipment / Rentals	100% of the negotiated rate;	-	
and Purchases	deductible applies	100% of the Fund's UCR; deductible applies	See DMF
and i dichases	deddelible applies	10070 of the Fund 5 Cort, deductible applies	J codes for Hep C, Cancer , MS, HIV/AIDS,
			Epilepsy, Crohn's Disease and Diabetes;
Medication Coverage Outside		100% of the Fund's negotiated rate;	Arthritis; prior approval through the Fund is
Of The RX Plan	Not Applicable	deductible applies	required. Applies to lifetime maximum
	1,		Up to 120 days per Calendar year; applies to
Mental Health / Substance		100% of the Fund's negotiated rate;	lifetime maximum; prior approval through the
Abuse Inpatient	Not Applicable		fund is required.
Mental Health / Substance			\$125.00 per visit; lifetime maximum applies;
Abuse Outpatient MD	Not Applicable	100% of Fund's UCR; deductible applies	prior approval through the fund is required
Mental Health / Substance			-
Abuse Outpatient Social			\$85.00 per visit; lifetime maximum applies; prior
Worker	Not Applicable	100% of Fund's UCR; deductible applies	approval through the fund is required
Mental Health / Substance			
Abuse Outpatient Group			\$55.00 per visit; lifetime maximum applies; prior
Therapy	Not Applicable	100% of Fund's UCR; deductible applies	approval through the fund is required
Mental Health / Substance			
Abuse Outpatient Family	L		\$55.00 per visit; lifetime maximum applies; prior
Therapy	Not Applicable	100% of Fund's UCR; deductible applies	approval through the fund is required
Newborn Hearing IP Physician	100% of the negotiated rate;	100% of the Fund's Negotiated rate;	Annilia a da lifadina a manulus es
charges	deductible applies	deductible applies	Applies to lifetime maximum
Names Black Indeed as	100% of the negotiated rate;		up to 4 per Calendar Year; applies to lifetime
Nerve Block Injections	deductible applies	75% of the Fund's UCR; deductible applies	maximum
Navanavah alasisat Tastis s	100% of the negotiated rate;	750/ of the Fundle LICE deductible and the	12 units per test per Calendar Year; applies to
Neuropsychological Testing	deductible applies	75% of the Fund's UCR; deductible applies	lifetime maximum

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
	100% of the negotiated rate;		30 visits per Calendar Year; applies to lifetime
Occupational Therapy	deductible applies	100% of the Fund's UCR; deductible applies	maximum; prior approval required
	100% of the negotiated rate;		30 visits per Calendar Year; applies to lifetime
Physical Therapy	deductible applies	100% of the Fund's UCR; deductible applies	maximum; prior approval required
			Applies to lifetime maximum; prior approval
	100% of the negotiated rate;		through the fund is required for surgery. PT and
Podiatry	deductible applies	75% of the Fund's UCR; deductible applies	strapping not covered.
	100% of the negotiated rate;		30 visits per Calendar Year; applies to lifetime
Speech Therapy	deductible applies	100% of the Fund's UCR; deductible applies	maximum; prior approval required
	100% of the negotiated rate;		30 visits per Calendar Year; applies to lifetime
Visual Therapy	deductible applies	100% of the Fund's UCR; deductible applies	
	100% of the negotiated rate;		\$1,000.00 Calendar Year maximum; applies to
Orthotics	deductible applies	75% of the Fund's UCR; deductible applies	lifetime maximum; prior approval required
			\$4,000.00 Global Calendar year maximum;
	100% of the negotiated rate;		applies to lifetime maximum; prior approval
Orthotripsy	deductible applies	75% of the Fund's UCR; deductible applies	required
	100% of the negotiated rate;		
Office visit Specialits	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Office visit MD	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Office Consult / Initial Specialist		75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Office Consult / Initial MD	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Office Surgery Physician	100% of the negotiated rate;		A 11 . 116 .11
charges	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Partial Hospitalization Inpatient		N O	
or Out patient	Not Covered	Not Covered	
D		100% of the Fund's negotiated rate;	A sellent to life it seems that the
Pathology Physician IP		deductible applies	Applies to lifetime maximum
Bath alla ma Cata attant	100% of the negotiated rate;	750/ of the a few die LIOD, deducatible and lie	Annilia a ta litatina a manimum
Pathology Outpatient	deductible applies		Applies to lifetime maximum
DEMC	Not Applicable	100% of the Fund's Negotiated rate;	Lifetime maximum weived
PEMG	Not Applicable	deductible waived	Lifetime maximum waived
Dharmasaganatia	100% of the negotiated rate;	750/ of the Fund's LICD, deductible applies	Applica to lifetime mavimum
Pharmocogenetic	deductible applies 100% of the negotiated rate;		Applies to lifetime maximum
Brivata Duty Nursing	•	75% of the Fund's UCR; deductible applies	\$10,000.00 per Calendar year; Prior approval required; applies to lifetime maximum
Private Duty Nursing	deductible applies	75% of the Fund's OCR, deductible applies	required, applies to illetime maximum
	100% of the possisted rate:	100% of the Fund's negotiated rate;	Lifetime maximum waived. Must be performed
Pre-Surgical Testing	deductible applies	deductible applies	with seven days of the surgical procedure.
rie-Surgical resulty	100% of the negotiated rate;	ucuuciinie applies	Prior approval required; applies to lifetime
Prosthetics	deductible applies	75% of the Fund's LICP: deductible applies	
Frustrietics	100% of the negotiated rate;	75% of the Fund's UCR; deductible applies	maximum  42 visits per Calendar vear: applies to lifetime
Bulmonary Bobok	· ·	750/ of the Fund's LICE: deductible and inc	42 visits per Calendar year; applies to lifetime
Pulmonary Rehab	deductible applies	75% of the Fund's UCR; deductible applies	maximum

Services You May Need	Participating Provider	Non- Participating Provider	Limitations & Exceptions
	100% of the negotiated rate;		Applies to lifetime maximum. prior approval
Reconstructive Surgery	deductible applies	75% of the Fund's UCR; deductible applies	through the fund is required.
	100% of the negotiated rate;		
Routine / Physical	deductible applies	75% of the Fund's UCR; deductible applies	Lifetime maximum applies
			\$2,600 per Calendar year maximum; Applies to
	100% of the negotiated rate;		lifetime maximum. Prior approval through the
Sclerotherapy	deductible applies	75% of the Fund's UCR; deductible applies	fund is required.
		, , , , , , , , , , , , , , , , , , , ,	60 days per Calendar year; lifetime maximum
Skilled Nursing Facility	100% of the negotiated rate	100% of the Fund's negotiated rate	waived
, , , , , , , , , , , , , , , , , , ,			
	100% of the negotiated rate;	75% of the Fund's negotiated rate;	
	deductible applies; up to a	deductible applies; up to a maximum of	\$3,000 per Calendar year; applies to lifetime
Sleep Study	maximum of \$3,000	\$3,000	maximum. Prior approval is required.
. ,			
Surgical Center	100% of the negotiated rate	Not Covered	Lifetime maximum waived
		100% of the Fund's negotiated rate;	
Swift MD	Not Applicable	deductible applies	Applies to lifetime maximum
	100% of the negotiated rate;		
Synagis injections	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Ultrasound Pregnancy first	100% of the negotiated rate;		
three	deductible applies	75% of the Fund's UCR; deductible applies	Applies to lifetime maximum
Ultrasound Pregnancy after the	100% of the negotiated rate;		Prior approval required; lifetime maximum
three limit	deductible applies	75% of the Fund's UCR; deductible applies	applies
Urgent Care Centers	Not Covered	Not Covered	
	100% of the negotiated rate;	100% of the Fund's negotiated rate;	
Wig	deductible applies	deductible applies	lifetime maximum applies