

Pacific Northwest National Laboratory 2011 Medical Plan Summary for Medicare Eligible Retirees and LTD Retirees Over 2 Years



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Levels of Coverage:

Employee Only	Tier I	Employee & Children	Tier III
Employee & Spouse/Registered Partner	Tier II	Family	Tier IV

Annual Deductible							Covered Expenses		Annual Out-of-Pocket Maximum (includes deductible)						
Tier I	Tier II	Tier III	Tier IV	Tier V	Tier VI	Tier VII	Plan Pays	You Pay	Tier I	Tier II	Tier III	Tier IV	Tier V	Tier VI	Tier VII
\$325	\$325/ \$650	\$325/ \$650	\$325/ \$975	\$325	\$325/ \$650	\$325/ \$975	80% EEX*	20%	\$2,200	\$2,200/ \$4,400	\$2,200/ \$4,400	\$2,200/ \$5,650	\$2,200	\$2,200/ \$4,400	\$2,200/ \$5,650
Medical Plan Lifetime Maximum															
\$2,000,000 per covered individual															

*As indicated above, the Retiree Medical Plan pays a percentage of Eligible Expenses (EEX) after your covered expenses reach the individual or family deductible. Anthem determines the benefit payable under the plan before considering any amounts paid by Medicare as primary. However, the plan pays benefits for eligible covered expenses only when Anthem's benefit is greater than the Medicare benefit. The out-of-pocket maximum does not apply to charges in excess of allowable or EEX. The out-of-pocket maximum also does not apply to retail or mail order drug purchases, co-pays and differentials for brand drug purchases at retail where a generic is available. You are always responsible for your co-pay and/or your share of the coinsurance for these expenses.

This benefit description is part of and is intended to serve as an update to the current Summary Plan Descriptions. Benefits are described more fully in the Summary Plan Description (SPD), which can be reviewed on-line at <http://benefits.pnl.gov/retirees.stm>. Paper copies are available upon request from the Benefits Office.

Dental Plan	
Type of Service	Coverage (Based on Reasonable and Customary Charges)
Class I - Preventative	100%
Class II - Minor Restorative	80% (after deductible)
Class III - Major Restorative	50% (after deductible)
Annual Deductible	\$50 per person/\$150 per family
Annual Maximum Limit Plan Will Pay Per Person	\$1,500

Benefits under the Retiree Medical and Dental Plans will be paid only if the Plan Administrator (or its delegate) in its discretion decides that the applicant is entitled to them.

MEDICAL EXPENSES

Description of Medical Plan Coverage		Medicare Complement Plan
Ambulance	Charges for professional ambulance services to or from the nearest hospital.	Covered after the deductible at 80% for emergency only.
Coordination of Benefits	Reduces benefits for participants and enrolled dependents who are eligible for Medicare when Medicare would be primary coverage. Similar rules apply for coverage for another Plan other than Medicare.	Anthem determines the benefit payable under the plan before considering any amounts paid by Medicare as primary. However, the Plan pays benefits for eligible covered expenses only when Anthem's benefit is greater than the Medicare benefit. See the Plan Document/Summary Plan Description or contact Anthem for more information.
Cosmetic Surgery – Elective	Charges for elective cosmetic surgery.	Not covered.
Custodial Care	Charges for custodial care, nursing homes, convalescent homes or similar institutions.	Not covered.
Dental Services	Charges for dental work necessitated by accidental injury to natural healthy teeth while covered under this Plan. Routine dental work is covered under the Retiree Dental Plan administered by Delta Dental of Ohio.	Covered after the deductible at 80% of EEX.
Durable Medical Equipment (DME)	Charges for rental or purchase of durable medical equipment (DME). Some items may require pre-certification.	Covered after the deductible at 80% of EEX.
Education and Training	Charges in connection with custodial care, education or training, including orthoptic or vision training.	Not covered.
Emergency Health Services	Emergency care, including Hospital Emergency Room, Alternate Facility, or Urgent Care Center. Non-emergencies are not covered when using a Hospital Emergency Room.	Covered after the deductible at 80% of EEX.
Excess of Eligible Expenses (EEX)	For charges made which are in excess of EEX charges as determined by this Plan	Not covered.
Experimental Procedures, Investigational or Unproven Treatment or Supplies	For services, treatment or supplies which are experimental, investigative, or unproven in nature.	Not covered.
Eye Examinations	Covers charges for tests and treatment due to illness or injury only.	Covered after the deductible at 80% of EEX.
Hearing	Charges for examinations. Hearing aids, fittings, and replacement hearing aids are not covered.	Covers one hearing exam per year after the deductible at 80% of EEX if resulting from accident or sickness.
Home Health Care	Private Duty Nursing covered only when rendered by a Home Health Care Agency.	Covered after the deductible at 80% of EEX.
Hospice Care	Hospice care that is recommended by a Physician and the care is received from a licensed hospice agency.	Covered after the deductible at 80% of EEX.
Hospital – Inpatient	Charges for hospital bed and board, limited to the hospital's most common semi-private daily rate. Some services may require pre-certification.	Covered after the deductible at 80% of EEX.
Hospital - Outpatient	Charges by a hospital for medical care and treatment on an outpatient basis.	Covered after the deductible at 80% of EEX.
Hospital – Preadmission Testing	Charges for preadmission testing prior to hospital confinement.	Covered after the deductible at 80% of EEX.
Hospital Services/ Supplies	Charges for hospital services and supplies (including anesthesia and its administration during hospital confinement).	Covered after the deductible at 80% of EEX.
Injections	Charges for injections received in a Physician's office when no other health service is received; for example, allergy immunotherapy.	Covered after the deductible at 80% of EEX.
Mental	Charges for eligible expenses rendered in a physician's office or other appropriate facility,	Inpatient: Covered after the deductible at 80% of EEX.

MEDICAL EXPENSES

Description of Medical Plan Coverage		Medicare Complement Plan		
Health/Substance Abuse (MH/SA)	incurred because of mental health or substance abuse. Subject to coordination of care prior to inpatient admission. ADD, ADHD, developmental delays, autistic disease, learning disabilities, hyperkinetic syndromes, or mental retardation covered under mental health.	<u>Outpatient</u> : Covered after the deductible at 80% of EEX per visit.		
Physician Services	Charges for professional services of physicians (unless practitioner is a family member).	Covered after the deductible at 80% of EEX.		
Prescription Drugs	Drugs and medicines requiring a physician's (or dentist's) prescription for a specific illness and dispensed by a pharmacist. The Prescription Drug Program is offered through CVS Caremark. Certain prescription benefits may require Specialty Guideline Management and/or have limitations that apply. Benefits are not available for all drugs, including medications that have an exact over-the-counter equivalent.			
		Retail Co-payment (30-day supply)	Mail Order Co-payment (90-day supply)	
	Type of Drug	Cost of Medication	What You Pay	What You Pay
	Value Generic		The actual cost of Rx or \$3.33 for a 30-day supply, whichever is less	The actual cost of Rx or \$9.99 for a 90-day supply, whichever is less
	Generic	\$10 or less	The actual cost of Rx	\$20
		More than \$10	\$10 co-payment	
	Formulary (Preferred) Brand	\$50 or less	The actual cost of Rx	The greater of \$100 or 30% of Rx cost up to a maximum of \$160
		More than \$50	The greater of \$50 or 30% of Rx cost up to a maximum of \$80	
	Non-formulary (Non-preferred) Brand	\$70 or less	The actual cost	The greater of \$140 or 30% of Rx cost up to a maximum of \$260
		More than \$70	The greater of \$70 or 30% of Rx cost up to a maximum of \$130	
Specialty Drugs*			\$80 for a 30-day supply Specialty Pharmacy Mail Order Only	
<p><u>Specialty drugs are available through mail order only for a 30 day supply and may require Specialty Guideline Management and/or have limitations that apply.</u></p> <p><u>For Retail and Mail Order:</u> If you elect a brand name drug when a generic is available, you will be responsible for both your co-pay and the price difference between the brand name and the generic drug.</p> <p><u>Maintenance Medications:</u> Medications listed on the CVS Caremark Maintenance Drug List must be ordered through <u>Mail Order</u>. However, when first starting the medication you are permitted to use <u>Retail</u> for the initial 34 day prescription and two 34 day refills. Participants may choose to fill maintenance medications at a CVS Retail Pharmacy and receive an 84 to 90 day supply for their mail order co-pay instead of ordering through mail order.</p> <p>You can access the CVS Caremark Maintenance Drug List at http://caremark.com/battelle.</p>				
Preventive Care	Routine physical examinations including: colonoscopy and sigmoidoscopy. Pap smears, pelvic exams and mammograms once per calendar year unless deemed necessary by your provider.	Covered after the deductible at 80% of EEX.		

MEDICAL EXPENSES

Description of Medical Plan Coverage		Medicare Complement Plan
Private Duty Nursing	Well-woman, well-man and well-child services. Nursing services ordered by a physician and provided by or supervised by a registered nurse in your home. Benefits available only when skilled care is required. Custodial care is not covered. Services are not covered when the caregiver is a member of the retiree's or dependent's family. Care coordination may be required.	Covered after the deductible at 80% of EEX.
Prosthetics and Orthotics	Prosthetics: Artificial substitutes for body parts and tissues and materials inserted into tissue for functional or therapeutic purposes. Covered Services include purchase, fitting, needed adjustment, repairs and replacements of prosthetic devices and supplies that replace all or part of a missing body part and its adjoining tissues, or replace all or part of the function of a permanently useless or malfunctioning body part. Additional coverage includes but is not limited to: Initial pair of contact lenses or glasses (lenses and frames) following cataract surgery, one wig following cancer treatment not to exceed one per benefit period, breast prosthesis, initial (per side) and two brassieres following a mastectomy – per year or as medically necessary. Orthotics: The initial purchase, fitting, and repair of a custom made rigid or semi-rigid supportive device used to support, align, prevent, or correct deformities or to improve the function or movable parts of the body, or which limits or stops motion of a weak or diseased body part. The cost of casting molding fittings and adjustments are included. Orthotic appliances may be replaced once per year per Member when Medically Necessary in the Member's situation. However, additional replacements may be allowed for Member's under age 18 due to rapid growth, or for any Member when an appliance is damaged and cannot be repaired.	Covered after the deductible at 80% of EEX.
Provider Relationship	For services rendered by a person who is an immediate relative of or who ordinarily resides with the covered person requiring treatment.	Not covered.
Reconstructive Surgery	Charges for reconstructive surgery only when necessitated by disease or accidental injury while covered under the Plan. The primary purpose must be to restore physiologic function for an organ or body part.	Covered after the deductible at 80% of EEX.
Rehabilitation Services – Outpatient Therapy	Charges for the following therapies: physical, occupational, speech, pulmonary rehabilitation, cardiac rehabilitation.	Covered after the deductible at 80% of EEX if all qualifications are met. Annual Therapy Limits: Physical – 30 visits Occupational – 30 visits Speech – 20 visits Pulmonary – unlimited Cardiac – unlimited
Reimbursement	To the extent that the person is reimbursed, entitled to reimbursement, or in any way indemnified for those expenses by or through any other source. Any person eligible for the Medicare program shall be considered covered by that program, to the full extent eligible, for purposes of this Plan.	Not covered.
Sexual Dysfunction	Charges for or in connection with sexual dysfunction.	Not covered, including medication.

MEDICAL EXPENSES

Description of Medical Plan Coverage		Medicare Complement Plan
Skilled Nursing Facility	Charges by a qualified special care facility for medical care and treatment, with charges for accommodations not in excess of the rate of the facility's most common rate for semi-private accommodations. Subject to coordination of care prior to admission.	Covered after the deductible at 80% of EEX.
Spinal Treatment, Chiropractic and Osteopathic Manipulative Therapy	Benefits available when provided by a Spinal Treatment provider in the provider's office. Benefits include diagnosis and related services.	Covered after the deductible at 80% of EEX. Spinal Treatment limited to 1 treatment per day and 30 visits per calendar year.
Sterilization	Sterilization of a retiree or spouse.	Covered after the deductible at 80% of EEX. Reversal of sterilization not covered.
Transplant Services	Covered for certain organ and tissue transplants when ordered by a physician. Coordination of care required prior to admission.	Covered at 100% for bone marrow, heart, heart/lung, liver, lung, pancreas, or kidney/pancreas for adults, if transplant services are received at Blue Quality Centers for Excellence. Pediatric covered transplants include bone marrow, heart and liver. Kidney and cornea transplant services paid as any other service under medical.
Workers' Compensation, Government Hospital, Payments Prohibited by Law and Payments Not Required	Charges for or in connection with a sickness or injury for which a person is entitled to benefits under Workers' Compensation or similar law. Charges for treatment in a hospital owned or operated by the U.S. Government, and for which no charge is made. Charges for which payment from the Plan is prohibited by any law applicable to the person at the time the charges are incurred. Charges, which the person is not legally required to pay, or which would not have been made if no insurance existed.	Not covered.
X-ray/ Laboratory	Diagnostic x-ray and laboratory examination; x-ray, radium and radioactive isotope treatment; oxygen and other gases and administration thereof; blood transfusions and blood not donated or replaced; anesthesia and its administration.	Covered after the deductible at 80% of EEX.

MANDATED MEDICAL BENEFITS

This plan pays benefits only for covered expenses (as defined in the Plan document) which are more than the amount payable for the same expenses under Medicare.

Description of Medical Plan Coverage		Medicare Complement Plan
<p>Mandated Health Benefits</p>	<p>Federal law requires group health plans to provide coverage for the following services to an individual receiving Plan benefits in connection with a mastectomy if agreed to by the patient and attending physician:</p> <ul style="list-style-type: none"> ● Reconstruction for the breast on which the mastectomy was performed. ● Surgery or reconstruction of the other breast to produce a symmetrical appearance. ● Prostheses, and ● Physical complications for all stages of a mastectomy, including swelling associated with the removal of lymph nodes. <p>This coverage would be made available to participants or beneficiaries who are receiving benefits in conjunction with a mastectomy and who elect breast reconstruction.</p>	<p>Covered. Coinsurance for related services may apply and are subject to provisions consistent with other benefits under the Plan.</p>