

SCHEDULE OF MEDICAL BENEFITS

EMPIRE BLUECROSS BLUESHIELD

PPO 80/60 PLAN

PLAN IS EFFECTIVE AS OF JANUARY 1, 2012

	Annual Deductibles	Annual Out-of-Pocket Maximums (Excludes Deductible)	Inpatient Hospital Copayment
Network	\$ 500 Individual \$1,000 Family	\$2,000 Individual \$4,000 Family	\$100 per day, not to exceed \$600 per admission
Out-of-Network	\$1,000 Individual \$2,000 Family	\$5,500 Individual \$11,000 Family	

Lifetime Benefit Maximum

None

The following schedule summarizes coinsurance amounts paid by the Plan, benefit maximums, and any additional explanation needed for your benefits. The Plan's coinsurance will be reduced if you do not follow the procedures outlined in the "Medical Management" section of the handbook. Please refer to the text for additional Plan provisions that may affect your benefits.

Our Benefits: Although a specific service may be listed as a covered expense, it may not be covered unless it is medically necessary for the prevention, diagnosis or treatment of an illness or condition.

COVERED HEALTH SERVICE	YOUR COST SHARE	COPAY APPLY TO ANNUAL OOP MAX?	NEED TO MEET ANNUAL DEDUCTIBLE?	ADDITIONAL LIMITATIONS AND EXPLANATIONS
Acupuncture Services	Network 50% Out-of-Network 50%	No	No	Any combination of network and out-of-network benefits for pain therapy is limited to 12 visits per calendar year. Acupuncture services received on an inpatient basis are not covered.
Allergy Testing (Injections)	Network \$25 per visit Out-of-Network 40%	No Yes	No Yes	Allergy treatment with no office visit billed is covered at 100%.
Ambulance Services - Emergency Only	Network & Out-of-Network 20%	Yes	No	For facility/non-emergency services, you will pay 40% and the annual deductible applies.
Diagnostic Tests/X-Ray and Laboratory Services	Network 20% Out-of-Network 20%	Yes Yes	No Yes	
Durable Medical Equipment (DME)	Network 20% Out-of-Network 20%	No Yes	No Yes	

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Emergency Room Services	Network & Out-of-Network \$100 per visit	No	No	The \$100 copay will be waived if you are admitted to the hospital. Hospital admission must be precertified within 24 hours.
Home Health Care	Network 20% Out-of-Network 40%	Yes Yes	Yes Yes	Limited to 200 visits per plan year; precertification is required.
Hospice Care	Network 20% Out-of-Network 40%	Yes Yes	Yes Yes	Limited to one episode per lifetime. Benefits include bereavement counseling. Precertification is required.
Hospital Services (Inpatient)	Network 20% after \$100 per day copay (copay not to exceed \$600 per admission) Out-of-Network 40%	No Yes	No Yes	The Plan's coinsurance for hospital expenses will be reduced to 50% if you do not follow the procedures required by the Medical Management Program. This penalty does not apply to the out-of-pocket maximum.
Hospital Services (Outpatient)	Network 20% Out-of-Network 40%	Yes Yes	Yes Yes	
Hypnosis	Network 50% Out-of-Network 50%	No Yes	No Yes	No visit maximum when used for smoking cessation. Otherwise, limited to 6 visits per year.
Maternity Services Hospital Services	Network 20% after \$100 per day copay (copay not to exceed \$600 per admission) Out-of-Network 40%	No Yes	No Yes	The Plan's coinsurance for hospital expenses will be reduced to 50% if you do not follow the procedures required by the Medical Management Program. This penalty does not apply to the out-of-pocket maximum. Well-newborn care is also covered, but is not subject to the inpatient hospital deductible.
Outpatient Services	Network \$25 for first visit only Out-of-Network 40%	No Yes	No Yes	Prenatal care only.

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Nutritional Counseling	Network \$25 per visit	No	No	Limited to 6 visits/sessions per calendar year.
	Out-of-Network 40%	No	No	
Outpatient Therapy Services	Network \$25 per visit	No	No	Benefits include hearing/speech, physical and occupational therapy. Limited to 60 visits per Plan year, combined facility and office, per each of the three therapies.
	Out-of-Network 40%	Yes	Yes	
Physician's Office Services	Network \$25 per visit	No	No	You pay one copay to the provider for all services performed during the visit. If the provider sends you to a radiology/laboratory to have a diagnostic test, you are responsible to pay that charge at the radiology/laboratory diagnostic benefit level.
	Out-of-Network 40%	Yes	Yes	
Routine & Preventive Services Routine Exams Routine Exam X-Rays & Laboratory Services Well-Child Checkups Routine Colonoscopy Routine Sigmoidoscopy Other Routine Services	Network \$0 per visit	n/a	No	Preventive care is based on guidelines from the U.S. Preventive Services Task Force, American Cancer Society, The Advisory Committee on Immunization Practices (ACIP), and the American Academy of Pediatrics. Coverage for child immunizations is based on the published guidelines of the American Academy of Pediatrics.
	Out-of-Network 40%	Yes	Yes	
Skilled Nursing Facility/ Inpatient Rehabilitation Facility Services	Network 20%	Yes	Yes	Limited to 60 days per year.
	Out-of-Network 40%	Yes	Yes	

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Spinal Treatment	Network \$25 per visit	No	No	Limited to 20 visits per calendar year.
	Out-of-Network 40%	Yes	Yes	
Surgical Treatment of Morbid Obesity	Network 20%	Yes	Yes	Limited to 1 procedure per lifetime.
	Out-of-Network 40%	Yes	Yes	
Urgent Care Services	Network 20%	Yes	Yes	
	Out-of-Network 40%	Yes	Yes	

Additional Benefits

Anesthesiology Services Professional	Network 20%	Yes	No	
	Out-of-Network 20%	No	No	
Facility	Network 20%	Yes	No	
	Out-of-Network 40%	Yes	Yes	
Organ Transplants	Network 20%	Yes	Yes	For this benefit, "network plan" refers to the BCBS National Transplant Network. Precertification required. There is a \$10,000 travel and lodging limit.
	Out-of-Network 40%	Yes	Yes	

Medical Management Program toll-free number: (800) 352-3152

NOTES: The word "lifetime" refers to the period of time you or your eligible dependents participate in this plan or any other plan sponsored by the Medical Trust.

This benefit summary is provided for informational purposes, is not all-inclusive, and does not constitute an agreement. Additional limitations and explanations, including specific benefit maximums will be provided to eligible, enrolled members in the Plan Document Handbook. In the event of a conflict between this document and the official plan documents, the official plan documents will govern. The Episcopal Church Medical Trust retains the right to amend, terminate or modify the terms of the plan at any time, without notice and for any reason.

SCHEDULE OF MENTAL HEALTH/SUBSTANCE ABUSE BENEFITS

CIGNA BEHAVIORAL HEALTH

PLAN IS EFFECTIVE AS OF JANUARY 1, 2012

FOR MEMBERS ENROLLED IN THE EMPIRE PPO 80/60 PLAN

The following schedule summarizes your mental health and substance abuse benefits, coinsurance amounts, benefit maximums, and any additional explanation needed for your benefits. Please refer to the Mental Health/Substance Abuse chapter for additional Plan provisions. **All coinsurances apply to your health plan's out-of-pocket maximums.**

COVERED HEALTH SERVICE	YOUR COST SHARE	ADDITIONAL LIMITATIONS AND EXPLANATIONS
Outpatient Mental Health/ Substance Abuse	Network \$20 per visit Out-of-Network 30%	There is no annual limit.
Inpatient Mental Health/ Substance Abuse	Network \$100 per day to \$600 maximum Out-of-Network 30%	All admissions must be precertified. There is no annual limit. Plan coverage is reduced to 50% if there is no precertification. This penalty does not apply to your out-of-pocket maximum. Emergency room, ambulance, and lab work charges are covered by your medical plan.
Intensive Outpatient Mental Health/Substance Abuse	Network \$150 per program, payable at admission Out-of-Network 30%	All programs must be precertified. There is no annual limit. Plan coverage is reduced to 50% if there is no precertification. This penalty does not apply to your out-of-pocket maximum.
Employee Assistance Program (EAP)	Network \$0 Out-of-Network N/A	Benefits include (but are not limited to) unlimited telephonic and work/life services, crisis intervention, referrals to community resources, legal consultations, and a large online resource library. You may also receive up to 10 face-to-face counseling sessions per issue, but they must be precertified by CIGNA Behavioral.
Colleague Groups		Benefit is limited to 24 90-minute sessions per calendar year. Up to 12 of the 24 sessions may be used for individual consultation. The Plan will reimburse 70% up to \$40.

CIGNA Behavioral Health Member Services Toll-Free Number: (866) 395-7794

Everything you discuss with your counselor or care provider is kept in the strictest confidence in accordance with applicable state and federal laws. Your employer is not notified of your visits or given specific information about your treatment without your written permission. The general health privacy and security standards of the Episcopal Church Medical Trust apply.

SCHEDULE OF PRESCRIPTION DRUG BENEFITS

PLAN IS EFFECTIVE AS OF JANUARY 1, 2012

There are two prescription drug benefit plans: the Standard Plan and the Premium Plan. Your prescription plan is determined by your diocese or group and was noted on your personalized open enrollment form. If you are in the Premium Plan, it is also noted on your ID card.

Standard

	RETAIL PRESCRIPTION DRUGS	MAIL-ORDER PRESCRIPTION DRUGS
Annual Prescription Deductible	\$50 per individual	N/A
Tier 1: Generic	You pay up to \$10	You pay up to \$25
Tier 2: Formulary Brand-Name	You pay up to \$35	You pay up to \$90
Tier 3: Non-Formulary Brand-Name and Brand Non-Sedating Antihistamines	You pay up to \$60	You pay up to \$150
Dispensing Limits Per Copayment	Up to a 30-day supply	Up to a 90-day supply

Premium

	RETAIL PRESCRIPTION DRUGS	MAIL-ORDER PRESCRIPTION DRUGS
Annual Prescription Deductible	\$50 individual	N/A
Tier 1: Generic	You pay up to \$5	You pay up to \$12
Tier 2: Formulary Brand-Name	You pay up to \$25	You pay up to \$70
Tier 3: Non-Formulary Brand-Name and Brand Non-Sedating Antihistamines	You pay up to \$45	You pay up to \$110
Dispensing Limits Per Copayment	Up to a 30-day supply	Up to a 90-day supply

Coverage of Non-Sedating Antihistamines

The non-sedating antihistamine drug category has the highest copayment, regardless of the drug's formulary status. This change is a result of the drug Claritin now being available over the counter. For example, if you prefer to take the medication Clarinex rather than buying Claritin over the counter, you pay the third-tier copayment.

Generic Substitution Requirement

Generic medications and their brand-name counterparts have the same active ingredients and are manufactured according to the same strict federal regulations. Generic drugs may differ in color, size, or shape, but the U.S. Food and Drug Administration (FDA) requires that the active ingredients have the same strength, purity, and quality as their brand-name counterparts. **For this reason, the Plan will cover the cost of the generic equivalent if you purchase a brand-name medication when there is a generic available. You will be charged the generic copayment and the cost difference between the brand-name and the generic medication.** If you have questions or concerns about generic medication, speak to your physician or your pharmacist, and he or she will be able to help you.

Prescriptions Filled At A Nonparticipating Pharmacy

If you go to a retail pharmacy that is not part of the Medco network, you must pay the full cost of the prescription and then submit a direct reimbursement claim form to Medco. You will be reimbursed for the amount the medication would have cost your Plan at a participating pharmacy minus the copayment you would have paid.

SCHEDULE OF PRESCRIPTION DRUG BENEFITS

Keep in mind, the retail pharmacy program allows for a total of three fills of a maintenance medication at a retail pharmacy (one original fill and two refills). Additional fills will not be covered by the Plan. Each fill can be for no more than a 30-day supply. Note that you are allowed a total of three fills, even if each is for less than 30 days.

Retail Refill Limit

The Prescription Drug Program will maintain a Retail Refill Limit policy. The retail refill limit requires that you use the mail-order pharmacy if you are prescribed a maintenance medication, rather than refilling multiple prescriptions for the same drug at a retail pharmacy. If you or a covered dependent receives a prescription for a maintenance medication and you do not use the mail-order pharmacy, your prescriptions may not be covered.

In some circumstances, you may not be required to use the mail-order pharmacy. For example, there are several categories of medications that are uniquely appropriate for multiple refills at your local pharmacy (and are therefore exempt from the mandatory mail-order provision, as outlined above). If you have a prescription for any of the following medications, the Prescription Drug Program allows you to receive multiple refills at your local retail pharmacy:

- Anti-infectives, including antibiotics (Amoxicillin, Biaxin), antivirals (Zovirax, Famvir), antifungals (Diflucan), and drops used in the eyes and ears (Polsporin Oph, Cipro Otic). Please note that drops must be prescribed specifically to treat infection. For example, glaucoma drops are not covered.
- Prescription cough medications, including Phenergan with Codeine, Tessalon, and Tussionex.
- Medications to treat acute pain, both narcotic (Vicodin, Percodan, etc.) and non-narcotic (Darvocet). Please note that long-term pain medications, such as NSAIDs, do not meet the necessary retail requirements.
- Medications that require a new written prescription each time you need them, as refills are prohibited by federal law (e.g., Percodan, Ritalin, and Nembutal).
- Medications used to treat both attention deficit disorder (Ritalin, Cylert) and narcolepsy (Dexedrine).
- Medications whose sole use is to treat cancer.

Refilling Mail-Order Prescriptions

Since your medication can take 7 to 11 days to be delivered, you should have at least a 14-day supply of that medication on hand to hold you over. If you do not have enough medication, you may need to ask your doctor for another prescription for a 14-day supply that you can fill at your local retail network pharmacy.

Your Plan May Have Coverage Limits

Your Plan may have certain coverage limits. For example, prescription drugs used for cosmetic purposes may not be covered, or a medication might be limited to a certain amount (such as the number of pills or total dosage) within a specific time period.

If you submit a prescription for a drug that has coverage limits, your pharmacist will tell you that approval is needed before the prescription can be filled. The pharmacist will give you or your doctor a toll-free number to call. If you use *Medco By Mail*, your doctor will be contacted directly.

When a coverage limit is triggered, more information is needed to determine whether your use of the medication meets your Plan's coverage conditions. We will notify you and your doctor of the decision in writing. If coverage is approved, the letter will indicate the amount of time for which coverage is valid. If coverage is denied, an explanation will be provided, along with instructions on how to submit an appeal.

Additional Information

It is always up to you and your doctor to decide which prescriptions are best for you. You are never required to use generic drugs or drugs that are on the Medco formulary list. If you prefer, you can use non-formulary brand-name drugs and pay a higher copayment.

It is also important to note that drugs included on the formulary list are routinely updated. To find the most up-to-date list of covered drugs, visit Medco at www.medco.com, or call their member services department at (800) 841-3361. It should be noted that all drugs listed on the formulary may not be covered due to Plan exclusions and limitations. You can also use Medco's Web site or member services telephone number to locate the retail pharmacy nearest you.

Paper Claims Reimbursement

You must pay the full price at the pharmacy and file a claim for reimbursement. You will be reimbursed according to what the Plan would have paid at a participating pharmacy, less your applicable copayment. See the "Pharmacy Benefits" section of your Plan Handbook for more information about filing claims for reimbursement for prescription drugs purchased at retail pharmacies.

Medco toll-free number: (800) 841-3361

NOTES: Some prescriptions may require prior authorization. Please refer to the "Pharmacy Benefits" section of this Handbook for further information.

Prescription deductibles and copayments do not apply to the medical plan deductibles or out-of-pocket maximums.

SCHEDULE OF VISION BENEFITS

EYEMED VISION CARE

PLAN IS EFFECTIVE AS OF JANUARY 1, 2012

Services	Copayments for Benefits
Exam	\$0
Eye Glass Lenses	\$10

Benefit Description	Network	Out-of-Network
Eye Examinations	You pay \$0	Plan pays up to \$30 for ophthalmologists or optometrists
Lenses*	You pay \$10 for single, bifocal or trifocal	Plan pays up to: \$32—single vision \$46—bifocal \$57—trifocal
Lens Options UV Coating Tint (Solid and Gradient) Standard Scratch Resistance Standard Polycarbonate Standard Anti-Reflective Coating Standard Progressive (Add-On to Bifocal) Other Add-Ons and Services	You pay up to \$15 You pay up to \$15 You pay up to \$15 You pay \$0 You pay up to \$45 You pay up to \$65 20% off retail price	You are responsible for the cost of any lens options that you elect from out-of-network providers
Frames*	\$130 allowance, 20% off balance over \$130	Plan pays up to \$47
Contact Lenses*		
Conventional	\$130 allowance, 15% off balance over \$130	Plan pays up to \$100
Disposable	\$130 allowance, then you pay balance over \$130	Plan pays up to \$100

* You are eligible to receive lenses and frames or contact lenses once per calendar year.

When you use EyeMed network providers, you will not need to submit a claim. Your EyeMed provider will submit claims on your behalf. You will pay the copayment and for any noncovered expenses at the time you receive services.

For More Information

For more information about EyeMed, and to see a list of EyeMed providers, please visit www.eyemedvisioncare, or call EyeMed toll-free at (866) 723-0513.