

DALRC RETIREE BENEFIT TRUST



RETIREE MEDICAL INSURANCE PLAN SUMMARY OF COVERAGE GROUP RETIREE INSURANCE PLANS (GRIP)

UNDERWRITTEN BY: HARTFORD LIFE & ACCIDENT INSURANCE COMPANY

THIS CHART DESCRIBES COVERAGE THAT IS ONLY AVAILABLE TO RETIREES WHO ARE AT LEAST 65 AND MEDICARE-ELIGIBLE

The Calendar Year Deductible of \$300.00 must be satisfied before any Medicare Part B Outpatient benefits are paid out for the Hartford Plan. Deductible applies to all benefits *excluding Hospital Confinement and Skilled Nursing Benefits*. Only covered benefits will count toward meeting the deductible.

Annual Out-Of-Pocket Maximum of \$1,500.00 applies to Medicare Part B expenses only. Amounts you incur for covered expenses, such as your deductible and any Part B coinsurance, will count toward meeting the annual out-of-pocket maximum of this plan.

PART A SERVICES	MEDICARE ¹ PAYS	HARTFORD PLAN PAYS	YOU PAY
HOSPITAL CONFINEMENT BENEFIT A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row. Semi-private room and board, general nursing, and miscellaneous services and supplies:			
First 60 days	All but Part A Deductible	100% of the Part A Deductible	\$0
61 st through 90 th day	All but 25% of Part A Deductible	25% of Part A Deductible	\$0
91 st through 150 th day (60 day Lifetime Reserve Period)	All but 50% of Part A Deductible	50% of Part A Deductible	\$0
Once Lifetime Reserve days are used (or would have ended if used) additional 365 days of confinement per person per lifetime	\$0	100% for additional 365 days	\$0 until 365 days
SKILLED NURSING FACILITY CARE A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row. Semi-private room and board, skilled nursing and rehabilitative services and other services and supplies.			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but 12.5% of Part A Deductible per day	12.5% Part A Deductible	\$0
101 st through 365 th day	\$0	\$0	All costs

BENEFIT SUMMARY (CONTINUED)

PART A & B SERVICES	MEDICARE ¹ PAYS	HARTFORD PLAN PAYS	YOU PAY
HOSPICE CARE Pain relief, symptom management and support services for terminally ill.			
As long as Physician certifies the need.	All costs, but limited to costs for out-patient drug and in-patient respite care	Co-insurance charges for in-patient respite care, drugs and biologicals approved by Medicare	All other charges
BLOOD DEDUCTIBLE – Hospital Confinement and Out-Patient Medical Expenses When furnished by a hospital or skilled nursing facility during a covered stay.			
First 3 pints	\$0	100%	\$0
Additional amounts	100%	\$0	\$0
OUT-PATIENT MEDICAL EXPENSES - In or Out of the Hospital and Out-Patient Hospital Treatment , such as Physician's services, In-Patient and Out-Patient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
Medicare Part B Deductible	\$0	0% of Part B deductible	100% of Part B Deductible
Remainder of Medicare-approved amounts	Generally ¹ 80%	50% of the 20% coinsurance until your out-of-pocket expenses reach \$1,500 (including the Calendar Year Deductible of \$300) has been satisfied, then 20%.	50% of the 20% coinsurance until your out-of-pocket expenses reach \$1,500 then 0%
Clinical Laboratory services, blood tests, urinalysis and more	100%	\$0	\$0
Part B Excess Charges covers the difference between the actual Medicare Part B charge as billed and the Medicare-approved Part B charge.	\$0	100%	\$0

¹Medicare handles claims on Mental Nervous and Alcoholism treatment differently.

²Payment of the Medicare Part B Deductible goes toward satisfying Calendar Year Deductible requirement.

BENEFIT SUMMARY (CONTINUED)



OTHER SERVICES	MEDICARE ¹ PAYS	HARTFORD PLAN PAYS	YOU PAY
FOREIGN TRAVEL EMERGENCY			
Medically necessary emergency care services.			
Services necessary during the first 60 days of each trip outside the United States	\$0	80% after \$250 Deductible (to a lifetime maximum of \$100,000)	\$250 Deductible and then 20% of expenses incurred (to a lifetime maximum of \$100,000, 100% thereafter)

OTHER SERVICES	MEDICARE ¹ PAYS	HARTFORD PLAN PAYS	YOU PAY
PREVENTIVE MEDICAL CARE			
Coverage for expenses incurred by a covered person for physical exams, preventive screening tests and services and any other tests or preventive measures determined to be appropriate by the attending Physician.			
Pap Test and Pelvic Examination (Includes Clinical Breast Exam) Once during a Calendar Year	100% of Pap lab test, 80% of Medicare (or a co-payment amount) for Pap test collection and pelvic and breast exam	100% of the remaining usual and customary charges incurred after Medicare has paid	0% of the usual and customary charges
Prostate Cancer Screening Once during a Calendar Year	For men 50 and older, 80% of the Medicare-approved amount for the digital rectal exam after the yearly Part B Deductible.	100% of the remaining usual and customary charges incurred after Medicare has paid	0% of the usual and customary charges
Mammogram Screening Once during a Calendar Year	80% of the Medicare-approved amount	100% of the remaining usual and customary charges incurred after Medicare has paid	0% of the usual and customary charges

The summary of program benefits described herein is for illustrative purposes only. In case of differences or errors, the Group Policy governs.

Exclusions

This Plan does not cover: any expense that is not a Medicare Eligible Expense or beyond the limits imposed by Medicare for such expenses or excluded by name or specific description by Medicare, except as specifically provided in the policy; any portion of a covered expense to the extent paid by Medicare; benefits payable under one benefit of the policy to the extent covered under another benefit of the policy; or expenses incurred after coverage terminates, except as stated in the Extension-of-Benefits provision of the policy.