

Below you will find an additional explanation of the Excess Major Medical benefits:

1) **COINSURANCE REIMBURSEMENT:** If a participant has exceeded \$1,625 in covered "out of network" medical expenses, the plan will reimburse up to a maximum of \$1,325 in coinsurance expenses. If their covered expenses reach or exceed \$8250, they will be entitled to the full \$1,325 coinsurance reimbursement.

(Example: $\$8,250 - \$1,625 = \$6,625$ payable at 20% = \$1,325)

2) **IN-HOSPITAL NURSING BENEFIT:** The plan will pay 50% of the reasonable and customary charge for a private duty nurse in a hospital for the first 48 hours. The 48 hours are cumulative, not necessarily consecutive.

3) **OUTPATIENT REHABILITATION BENEFIT:** The plan will pay an outpatient rehabilitation facility in conjunction with the Empire plan on an out-of-network basis. If the facility is in-network, this benefit is not payable. Empire usually pays 50% of a rehabilitation benefit. This policy would pay the other 50% of reasonable and customary as long as Empire continues to pay. If Empire deems that this benefit is no longer payable, this policy will not pay either. It does not cover co-payments.

4) **ANNUAL BENEFIT:** Due to the currently active Federal Affordable Care Act, the \$1,000,000 excess major benefit is no longer applicable, as Empire no longer has annual maximums. Empire payments are currently unlimited.

5) **NURSING HOME CARE:** The plan will pay for a maximum of 30 consecutive days in a nursing home if the patient has been in the hospital for at least the 3 days immediately prior to nursing home admission. The patient would have to max out on the number of days that Medicare allows and max out on the number of days that Empire allows. This policy would pick up an additional 30 days after ALL other forms of insurance have been maxed out on their days. It does not coordinate benefits.

6) **REASONABLE AND CUSTOMARY REIMBURSEMENT:** If Empire excludes an amount due to reasonable and customary exclusions, this policy will need a copy of the Explanation of Benefits, Operative Reports and itemized bills, including procedure codes to determine if this policy's reasonable and customary is greater than Empire's. If it is, First Rehabilitation will pay up to their reasonable and customary. If it is not higher, they will not allow anything.

7) **IN-HOSPITAL BENEFIT:** For employee only, not dependents: A \$50 per day benefit is payable for hospital confinement, up to 26 weeks per hospitalization.

8) **ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT:** For employee only, not dependents: A \$15,000 benefit is payable for accidental death or dismemberment.