

AMENDMENT & SUMMARY OF MATERIAL MODIFICATIONS THE EDCARE GROUP HEALTH BENEFITS PLAN

PLAN AMENDMENT #3

Effective October 1, 2017, the Plan is amended as follows:

MEDICAL BENEFITS SUMMARY

- **Modern Care Plan** - Non-Network Individual Deductible increases to \$5,000.
- **Modern Care Plan** - Diagnostic Services, Complex Services (generally those over \$500) – Co-pay increases to \$75.00, then 90% coinsurance
- **Modern Care Plan & Bronze Plan:** Prescription Drugs, Outpatient, Retail, Specialty drug Co-pay increases to \$250
- **Modern Care Plan & Bronze Plan:** IPM Basic Formulary Preferred Drug List applies.

ELIGIBLE MEDICAL EXPENSES

- **Prescription Drugs** (Outpatient) – coverage includes charges for: injectable testosterone, including syringes and/or needles for testosterone administration

MEDICAL LIMITATIONS AND EXCLUSIONS

- **Modern Care Plan & Bronze Plan:** Testosterone is available only as an injectable, except when topical testosterone replacement therapy is used in the treatment of primary or hypogonadotropic hypogonadism (congenital or acquired).

All other sections of the Plan remain unchanged.

NOTICE TO PLAN PARTICIPANT: REVIEW THIS AMENDMENT CAREFULLY AND THEN INSERT IT INTO YOUR BENEFIT BOOKLET. THIS AMENDMENT REFLECTS CHANGE(S) TO YOUR SUMMAR PLAN DESCRIPTION AND MAY INCLUDE MATERIAL MODIFICATIONS (REDUCTIONS) IN PLAN BENEFITS.