

GROUP EXCESS MAJOR MEDICAL INSURANCE

The Fund makes excess major medical benefits to all members and eligible covered dependents as defined by the Fund's group Excess Major Medical Insurance policy, which is insured and administered by First Rehabilitation Insurance Company of America.

ELIGIBILITY

Eligible Members for group Excess Major Medical Insurance include: Full-time teachers, full-time nurses and full time administrators as defined by the Certificate of Insurance to the Fund's group Excess Major Medical Insurance Policy.

Eligible Dependents for group Excess Major Medical Insurance include:

- The wife or husband of the member, and
- Any unmarried child of the member who is:
 - (a) less than 19 years of age;
 - (b) 19 years, but under 25 years of age, enrolled as a full-time student in an accredited school, college or university and primarily supported by the member;
 - (a) 19 years of age or older, mentally or physically incapable of earning a living and primarily supported by the member, provided the member submits proof of the child's incapacity and dependency to the Insurance Company within 31 days after the date the child fails to qualify under (a) or (b) above. The Insurance Company has the right, at reasonable intervals during the 2-year period following the date the child fails to qualify under (a) or (b) above, to require proof of continuation of such incapacity and dependency. After the 2-year period, the Insurance Company may require subsequent proof not more often than once a year.

The term "child" will include a child born of the member, a child legally adopted by the Employee, a proposed adoptive child, in writing, dependent upon the member for support, and a stepchild of the member living with the member in a normal parent-child relationship.

Under the group Excess Major Medical Insurance policy, no one may be a dependent who is eligible for coverage as a member and no one may be a dependent of more than one member.

Retirees are also eligible for coverage under the Fund's Group Excess Major Medical plan, provided they have been insured persons for 30 days prior to retirement and have made application for coverage within 60 days of termination of active service.

SCHEDULE OF BENEFITS

- \$1,000,000 Excess Medical Expense Benefit covering those items in excess of those payable by your underlying Blue Cross/Metropolitan Life Insurance Company's Major Medical (Empire Plan) as presently constituted.
- \$1250 Co-Insurance Reimbursement Benefit
- \$250 Individual/\$750 Family Deductible Reimbursement Benefit

- Outpatient Psychiatric Coverage at 80% of reasonable and customary charges to a maximum of \$20 per visit and \$1,000 per year.
- Co-Payment reimbursement for outpatient psychiatric care if an APM Provider is visited
- In-hospital private duty nursing coverage equal to 50% of usual and customary charges for the *first* 48 hours of private duty nursing while hospitalized
- Outpatient rehabilitation benefit
- Reasonable and customary reimbursement

OTHER INFORMATION

For specific details concerning waiting periods, effective dates of individual insurance, effective date of dependent insurance and termination of insurance please refer to your Certificate of Insurance. A copy of the Certificate of Insurance can be requested from the Fund's Third-Party Administrator, the Newman Company.

MAKING CLAIMS

Excess Major Medical Benefit claims forms should be submitted to First Rehabilitation Insurance Company within 90 days of sickness or injury or vision care procedure. If this is not possible, then claims should be submitted as soon as reasonably possible.

The Address of First Rehabilitation Insurance Company is:

**First Rehabilitation Insurance Company
600 Northern Blvd.
Great Neck, NY 11021**

The toll free customer service number is 1-800-365-4999

For claim forms, please visit First Rehabilitation Insurance Company's web site at www.firstrehab.com . You may access the claim form in the download section by following the instructions using New York as the state and XGMM as the product line.

If your vision care is with First Rehabilitation Insurance Company, these forms are also available.