

BRIEF DESCRIPTION OF BENEFITS

Employee Life Insurance/Accidental Death and Dismemberment Benefit (AD&D)

Life insurance provides basic term life protection. AD&D pays an additional benefit if the employee dies as the result of an accident.

Dependent Life Insurance Benefit

Spouse and child coverage is available for children from 14 days old up to age 19 or, if full-time students, to age 23. Benefits are automatic with employee life insurance and in most cases do not require additional premium.

Inpatient Hospital Benefits

These benefits cover services such as hospital stays, substance abuse, intensive care, mental health and nursing facilities.

Surgical Benefit

This covers surgeries that are performed by a doctor. Benefits are paid according to Surgical Schedule A.

Doctor's Office Visit, Urgent Care and Outpatient Hospital Benefits

Visits are payable at a selected dollar amount and exclude routine exams and injections.

Outpatient Diagnostic X-Ray and Lab (DXL) Benefit

Diagnostic X-ray and lab (DXL) tests ordered or performed by a doctor are payable when hospital confinement is not required.

Preventive Care Benefit

This includes routine exams, medical treatment and injections.

Prescription Drug Benefit

Benefits are paid up to the calendar year maximum, after co-pays. Prescription drugs must be ordered by a doctor dispensed by a licensed pharmacist and medically necessary for the care and treatment of the patient.

Vision Care Benefit

This provides coverage for eye exams as well as glasses or contacts.

Accident Benefit

This pays an additional dollar amount for services by a doctor or hospital within 90 days after an accident.

Emergency Room Benefit

This benefit covers eligible services or supplies that are received in an emergency room as the result of an accident or illness that occurs while covered under this benefit.

Dental Care Benefit

This provides first-dollar coverage for services such as preventive and regular dental care, crowns, inlays, orthodontia and periodontal work. The level of coverage varies depending upon the type of treatment provided. *Pre-authorization is recommended for dental claims exceeding \$250.*

Employee Non-Occupational Disability Income Weekly Benefit

These benefits are paid beginning on the eighth calendar day following a non-occupational injury or illness. *Dependents are not eligible for this benefit.*

Pharmacy Discount Program

The program gives a discount from usual and customary drug charges when prescriptions are purchased through a contracting pharmacy.

Survivor Benefit

If an employee dies while covered, dependents will be extended benefits (other than Dependent Life) without premium payments for up to two years after the employee's death. Coverage lasts as long as the BIAW plan remains in force and the covered dependent meets the requirements of the plan.