### BENEFIT

#### Preventive Care
- **Annual Routine Physical Exam, age 3 or older**
  - **YOU PAY**
  - **YOU PAY**
  - **YOU PAY**
  - **YOU PAY**
- **Adult Routine Immunizations & Tests**
- **Well Child Care (through age 2)**
- **Routine Immunizations (through age 21)**

#### Inpatient Hospital Care
- **Maternity**
- **Medical/Surgery**
  - Room, Board & Other Services & Supplies
- **Mental Health/Substance Use Disorder**
  - Room, Board & Other Services & Supplies

#### Outpatient Hospital
- **Medical/Surgical**
- **Emergency Medical**
- **Observation Room**

#### Chiropractic Care
- **Initial office visit and subsequent office visits**
- **Manipulations (24 per calendar year)**
- **One set of spinal x-rays annually**

#### Physician Care
- **Office visits**
- **Telehealth virtual visit (through NALC HBP telehealth)**
- **X-rays, other diagnostic services**
- **Laboratory Services**
  - LabCorp or Quest Diagnostics
  - Other lab facility
- **Maternity Care (complete)**
- **Accidental Injury**
- **Surgery**
- **Mental Health and Substance Use Disorder**
  - Office visit
  - Telemental visit
  - Other diagnostic services
  - LabCorp or Quest Diagnostics
  - Other lab facility
### Dental

| Accidental dental injury (to a sound natural tooth) | 15% within 72 hours | 30% after $300 deductible within 72 hours* |

### Prescription Drugs

<table>
<thead>
<tr>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Pharmacy</td>
<td>20% of generic cost</td>
</tr>
<tr>
<td>1st and 2nd fill</td>
<td>(10% of cost for asthma, diabetes, &amp; hypertension)</td>
</tr>
<tr>
<td>There is a 30-day plus one refill limit at local retail.</td>
<td>30% of Formulary brand cost / 50% of Non-formulary brand cost</td>
</tr>
</tbody>
</table>

### Mail Order Program

<table>
<thead>
<tr>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-day supply</td>
<td>$10 generic / $60 Formulary brand / $84 Non-formulary brand</td>
</tr>
<tr>
<td>90-day supply</td>
<td>$5 NALCSelect generic / $7.99 NALCPreferred generic / $15 generic / $90 Formulary brand / $125 Non-formulary brand</td>
</tr>
<tr>
<td>(8 generic / $50 Formulary brand / $70 Non-formulary brand for asthma, diabetes &amp; hypertension)</td>
<td></td>
</tr>
</tbody>
</table>

### Specialty Drugs

<table>
<thead>
<tr>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail Order</td>
<td>$200 30-day supply / $300 60-day supply / $400 90-day supply</td>
</tr>
</tbody>
</table>

*A generic equivalent will be dispensed if it is available, unless your physician specifically requires a brand name.*

**Note:** You may purchase up to a 90-day supply (84-day minimum) of covered drugs and supplies at a CVS Caremark® Pharmacy or Longs Drugs through our Maintenance Choice Program. You will pay the applicable mail order copay for each prescription purchased.

### Catastrophic Limits

<table>
<thead>
<tr>
<th>Medical/Surgical/Mental Health &amp; Substance Use Disorder</th>
<th>You pay nothing after coinsurance expenses total:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3,500 per person or $5,000 per family for services of PPO providers/facilities</td>
</tr>
<tr>
<td></td>
<td>$7,000 per person or family for services of PPO/Non-PPO providers/facilities combined</td>
</tr>
</tbody>
</table>

**Prescription**

After coinsurance amounts for prescription drugs purchased at a network retail pharmacy and mail order copayment amounts including specialty drugs total $3,100 per person or $4,000 per family, network retail coinsurance amounts and specialty drug mail order copayment amounts are waived for the remainder of the calendar year.

*In addition, you are responsible for the difference, if any, between the Plan allowance and the billed amount.*

This is a summary of some of the features of the NALC Health Benefit Plan High Option. Detailed information on the benefits for the 2023 NALC Health Benefit Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure.