## Outpatient Physician Services (Includes Office Visits, Telemedicine E-Visits, and Second Surgical Opinions)

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Black Plan</th>
<th>Orange Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Benefit Year</td>
<td>January 1 through December 31</td>
<td>January 1 through December 31</td>
</tr>
<tr>
<td>Deductible per Benefit Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee’s Deductible Responsibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kalamazoo College’s Deductible Responsibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Benefit Percentage</td>
<td>90% after deductible (10% coinsurance)</td>
<td>70% after deductible (30% coinsurance)</td>
</tr>
<tr>
<td>Coinsurance Maximum Out-of-Pocket per Benefit Year</td>
<td>$1,000/person</td>
<td>$1,500/person</td>
</tr>
<tr>
<td>$2,000/family</td>
<td>$3,000/family</td>
<td>$0/family</td>
</tr>
<tr>
<td>$250/person</td>
<td>$1,500/person</td>
<td>$0/family</td>
</tr>
<tr>
<td>$500/family</td>
<td>$3,000/family</td>
<td>$0/family</td>
</tr>
<tr>
<td>$750/person</td>
<td>$0/family</td>
<td>Not applicable; the Orange Plan does not have an MRA</td>
</tr>
<tr>
<td>$1,500/family</td>
<td>Not applicable; the Orange Plan does not have an MRA</td>
<td></td>
</tr>
<tr>
<td>Total Maximum Out-of-Pocket per Benefit Year</td>
<td>$7,150/person*</td>
<td>Not applicable</td>
</tr>
<tr>
<td>$14,300/family*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Includes deductible, coinsurance Maximum Out-of-Pocket, medical co-payments, and prescription drug co-payments. Does not include expenses that constitute a penalty for non-compliance, exceed the usual and customary charge, exceed the limits of the Plan, or are otherwise excluded. All co-payments, including prescription drug co-payments, specified below will no longer apply once the Total Maximum Out-of-Pocket is satisfied in a Benefit Year.

**Special Notes about the Outpatient Physician Services Benefit:**

1. Eligible charges for outpatient miscellaneous medical supplies, anesthesia, surgery, diagnostic X-rays, diagnostic lab tests, and infusion/injection therapy performed by an in-network provider and billed with a place of service code “11” (physician’s office) or “20” (urgent care center) shall be paid at 100% and all applicable deductible amounts shall be waived. The co-payment applicable to the physician’s exam will still be assessed. However, this benefit does not apply to advanced types of X-rays, imaging services, and nuclear radiology services billed by a physician’s office or urgent care center.

2. The term “Non-Specialist” means a physician, physician’s assistant, nurse practitioner, or other eligible provider who provides Medical Care in family practice, general practice, outpatient or intensive outpatient behavioral care services, internal medicine, obstetrics and gynecology, or pediatrics. For the purposes of this benefit, the term “Medical Care” does not include any services otherwise addressed in this handout (e.g., chiropractic care). The term “Specialist” means a physician with advanced education and training in a recognized medical specialty who is not a Non-Specialist as defined above. Specialists are often licensed or certified in their medical specialty.
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<tbody>
<tr>
<td></td>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
</tr>
<tr>
<td><strong>Routine Preventive Care</strong></td>
<td><strong>Physician's Fee for an Examination</strong></td>
<td>100%; deductible waived</td>
</tr>
<tr>
<td><strong>Routine X-Rays and Lab Tests</strong></td>
<td><strong>Flu Shots and Other Routine Immunizations</strong></td>
<td>70% after deductible</td>
</tr>
<tr>
<td><strong>FDA-Approved Contraceptive Methods and Sterilization Procedures for Women with Reproductive Capacity</strong></td>
<td><strong>Mammograms, Colonoscopies, and Other Routine Services</strong></td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td><strong>Prescription Drugs</strong></td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Special Notes about Routine Preventive Care:</td>
<td>1. Coinsurance or an office visit co-payment may be imposed on preventive care services if either the visit is billed separately from the preventive care service or the services are provided during an office visit whose primary purpose is not preventive care (and the services are not billed separately).</td>
<td></td>
</tr>
<tr>
<td>2. The Routine Preventive Care Benefit will provide coverage for certain evidence-based items (with A or B ratings) in the recommendations of the United States Preventive Services Task Force; routine immunizations, including those immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (see the preventive care summary on the Claim Administrator's Website for a list of these immunizations); evidence-based preventive care and screenings for infants, children, and adolescents provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA); and additional women's preventive care and screenings in comprehensive guidelines supported by the HRSA.</td>
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<td></td>
</tr>
<tr>
<td><strong>Routine Immunizations Administered in a Pharmacy or at the Department of Community Health (Includes Injection Fee Charges)</strong></td>
<td>100%; deductible waived</td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care Center Visits</strong></td>
<td><strong>Physician's Fee for an Examination</strong></td>
<td>100%; deductible waived</td>
</tr>
<tr>
<td><strong>All Other Charges Billed in Connection with the Examination</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Notes about the Urgent Care Center Visits Benefit: Eligible charges for outpatient miscellaneous medical supplies, anesthesia, surgery, diagnostic X-rays, diagnostic lab tests, and infusion/injection therapy performed by an in-network provider and billed with a place of service code &quot;11&quot; (physician's office) or &quot;20&quot; (urgent care center) shall be paid at 100% and all applicable deductible amounts shall be waived. The co-payment applicable to the physician’s exam will still be assessed. However, this benefit does not apply to advanced types of X-rays, imaging services, and nuclear radiology services billed by a physician's office or urgent care center.</td>
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<td></td>
</tr>
<tr>
<td><strong>Emergency Room Treatment</strong></td>
<td><strong>Physician’s Fee for an Examination in the Emergency Room</strong></td>
<td>70% after deductible</td>
</tr>
<tr>
<td><strong>All Other Services Billed by the Hospital or Any Other Provider in Connection with the Emergency Room Visit</strong></td>
<td></td>
<td>$10 co-payment per visit, then 100%</td>
</tr>
<tr>
<td></td>
<td><strong>Ambulance Transportation</strong></td>
<td>80% after deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Paid as in-network</td>
</tr>
<tr>
<td></td>
<td><strong>Prescription Drugs</strong></td>
<td>Paid as in-network</td>
</tr>
<tr>
<td><strong>Retail Prescription Drug Co-payments (30-Day Supply)</strong></td>
<td>$10/generic drug, $20/brand-name drug, $20/specialty drug</td>
<td></td>
</tr>
<tr>
<td>A covered person is able to purchase a 31- to 90-day supply of an eligible medication at a retail pharmacy for the applicable mail-order co-payment stated below. A physician's prescription for the greater day supply is required.</td>
<td></td>
<td>$10/generic drug, $20/brand-name drug, $20/specialty drug</td>
</tr>
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<th>Orange Plan</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>Prescription Drugs, cont.</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail-Order Prescription Drug Co-payments (30-Day Supply for Specialty Drugs or 90-Day Supply for All Other Drugs)</td>
<td>$20/generic drug, $40/brand-name drug, $20/specialty drug</td>
<td>$20/generic drug, $40/brand-name drug, $20/specialty drug</td>
</tr>
<tr>
<td><strong>Special Notes about Prescription Drug Coverage:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. The pharmacy will dispense generic drugs unless the prescribing physician requests “Dispense as Written” (DAW) or a generic equivalent is not available. If the covered person refuses an available generic equivalent and the prescribing physician has not requested DAW, the covered person must pay the applicable co-payment plus the difference in price between the brand-name drug and its generic equivalent.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Certain over-the-counter drugs will be covered under the Plan and shall be subject to the generic co-payments shown above. A physician’s prescription for these products is required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. In accordance with the requirements of Health Care Reform, the Plan provides coverage for certain preventive care medications, including, but not limited to, certain FDA-approved contraceptive agents and smoking cessation products with a prescription as well as breast cancer medications that lower the risk of cancer or slow its development, without any cost-sharing provisions such as deductibles or co-payments. For more information about eligible preventive care medications, the covered person can contact the Pharmacy Benefits Manager (PBM) using the information listed on the front of his/her identification card.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. The Plan requires that a covered person purchase self-injectable medications through the Prescription Drugs benefit. For more information about self-injectable medications, the covered person can contact the PBM using the information listed on the front of his/her identification card.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. This benefit will cover charges (including serum and injection fee charges) for certain immunizations when administered at a pharmacy at 100% with no deductible or co-payment applied. For more information about eligible immunizations, the covered person can contact the PBM using the information listed on the front of his/her identification card.</td>
<td></td>
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<tr>
<td>6. The Plan requires that specific criteria be met before certain high-cost brand-name medications are covered. The covered person must have tried a lower-cost PBM-approved equivalent medication within the required time frame before the Plan will cover the brand-name drug. Alternatively, a brand-name drug may be covered if the covered person’s physician contacts the PBM and receives prior approval or authorization. If a covered person chooses to fill a prescription for certain brand-name drugs without first trying a PBM-approved equivalent medication or getting prior approval from the PBM, coverage may be denied and the covered person may have to pay the full cost of the drug.</td>
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<tr>
<td><strong>Authorization Requirement</strong></td>
<td>Authorization is required for all inpatient hospital admissions, observational stays at the hospital, and certain outpatient services listed at the end of this summary</td>
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</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>90% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Room and Board, Surgical Services, and Ancillary Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Physician Services</td>
<td>90% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Hospital Visits, Surgical Procedures, and Anesthesiology</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obesity Treatment</td>
<td>Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered</td>
<td>Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered</td>
</tr>
<tr>
<td>Non-Surgical Treatment</td>
<td></td>
<td></td>
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<tr>
<td>Surgical Treatment</td>
<td></td>
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</tr>
<tr>
<td>Special Note about Obesity Treatment Benefit: The Plan will cover only one surgery to treat obesity per covered person per in a lifetime, except gastric band adjustments that are part of the covered person’s treatment plan are not subject to this limit. Moreover, conversion from one surgical procedure to another more complex surgical procedure is not covered. Additionally, the Plan will cover treatment or complications that arise during or subsequent to a surgical procedure to treat obesity and will pay the charges in the same manner as any other illness. Such treatment is also not subject to the lifetime surgical limit.</td>
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<td></td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>90% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Surgery and Surgery-Related Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chemotherapy and Radiation Therapy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hemodialysis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special Note about the Outpatient Services Benefit: Eligible charges for anesthesia and surgery performed by an in-network provider and billed with a place of service code “11” (physician’s office) or “20” (urgent care center) shall be paid at 100% and all applicable deductible amounts shall be waived. Any co-payment applicable to a physician’s exam will still be assessed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Infusion/Injection Therapy</td>
<td>90% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Special Notes about the Outpatient Infusion/Injection Therapy Benefit: 1. The infusion or injection of select products will require authorization by the Plan (see list of services requiring authorization at the end of this summary). The list of the select products can be accessed by logging on to <a href="http://www.asrhealthbenefits.com">www.asrhealthbenefits.com</a> or by calling ASR Health Benefits at (800) 968-2449. 2. Eligible charges for infusion/injection therapy performed by an in-network provider and billed with a place of service code “11” (physician’s office) or “20” (urgent care center) shall be paid at 100% and all applicable deductible amounts shall be waived. Any co-payment applicable to the physician’s exam will still be assessed.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<tbody>
<tr>
<td><strong>Outpatient Diagnostic Lab Tests and X-Rays</strong></td>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
</tr>
</tbody>
</table>
| Advanced Types of X-Rays, Imaging Services, and Nuclear Radiology Services (Including, but Not Necessarily Limited to, CT, CTA, MRI, MRA, Nuclear Cardiology Studies, and PET Scans) | $150 co-payment per service, then 100% (deductible waived)  
90% after deductible | 100%  
80% after deductible |
| All Other X-Rays and Lab Test Services (includes Pathology Tests and Ultrasoundss) | 70% after deductible                            | 100%  
80% after deductible |
| **Special Notes about Outpatient Diagnostic Lab Tests or X-Rays:**                  |                                                 |                                                 |
| 1. Advanced types of X-rays, imaging services, and nuclear radiology services administered in an inpatient hospital setting will not be subject to a co-payment per service (if applicable) and instead will be paid at the Inpatient Hospital Services level of benefits. |                                                 |                                                 |
| 2. Eligible outpatient diagnostic X-rays and lab tests that are performed by an In-Network provider and billed with a place of service code “11” (physician’s office) or “20” (urgent care center) shall be paid at 100% and all applicable deductible amounts shall be waived. The co-payment applicable to the physician’s exam will still be assessed. This benefit does not apply to advanced types of X-rays, imaging services, and nuclear radiology services billed by a physician’s office or urgent care center. |                                                 |                                                 |
| **Medically Necessary and Elective Abortions**                                     | Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered | Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered |
| **Allergy Services**                                                               | 100%; deductible waived                        | 100%  
80% after deductible |
| Injections, Serum, and Testing                                                     | 70% after deductible                            | 100%  
80% after deductible |
| **Chiropractic Care**                                                              | $20 co-payment per day, then 100% (deductible waived)  
90% after deductible | $10 co-payment per day, then 100%  
80% after deductible |
| Spinal Manipulations, Therapy Treatments, and a Physician’s Fee for an Initial or Periodic Evaluation | 50% after deductible                            | 50% after deductible                            |
| Diagnostic Spinal X-Rays                                                           | 70% after deductible                            | 100% |
| 30 Visits* Allowed per Covered Person per Benefit Year for All Chiropractic Care (In-Network and Out-of-Network Services Combined) | *A visit includes one or more chiropractic services rendered by one provider in a day, but does not include a visit where the only service that the covered person received was chiropractic X-rays. |                                                 |
| **Rehabilitative Therapy**                                                          | $20 co-payment per day, then 100% (deductible waived)  
90% after deductible | $10 co-payment per day, then 100%  
80% after deductible |
| Physical Therapy, Speech Therapy, and Occupational Therapy                         | 50% after deductible                            | 50% after deductible                            |
| 50 Outpatient Visits* Allowed per Covered Person per Benefit Year (In-Network and Out-of-Network Services Combined) | *A visit includes all rehabilitation therapy services rendered by one provider in a day. |                                                 |
| **Durable Medical Equipment, Prosthetics, and Orthotics**                          | 90% after deductible                            | 100%  
50% after deductible |
| **Hearing Care**                                                                  | 70% after deductible                            | 100%  
80% after deductible |
| Exams, Evaluations, Conformity Tests, and Hearing Aids                             | 90% after deductible                            | 100%  
80% after deductible |
| $300 Maximum Benefit Paid for Audiometric Examinations, Hearing Aid Evaluations, and Conformity Tests per Covered Person in Any 36- Consecutive-Month Period |                                                 |                                                 |
| $500 Maximum Benefit Paid for a Hearing Aid per Covered Person per Ear in Any 36-Consecutive-Month Period |                                                 |                                                 |

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### Benefit Description

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<thead>
<tr>
<th>Behavioral Care (Includes Mental Health Care and Addictions Treatment)</th>
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</thead>
<tbody>
<tr>
<td>Inpatient/Partial Hospitalization Services</td>
</tr>
<tr>
<td>Outpatient/Intensive Outpatient Services, including</td>
</tr>
<tr>
<td>Telemedicine E-Visits</td>
</tr>
<tr>
<td>In-Network: Paid the same as any other illness; cost-sharing</td>
</tr>
<tr>
<td>provisions such as deductibles, coinsurance, or co-payments</td>
</tr>
<tr>
<td>may apply depending upon the type of service rendered</td>
</tr>
<tr>
<td>Out-of-Network: Paid the same as any other illness; cost-</td>
</tr>
<tr>
<td>sharing provisions such as deductibles, coinsurance, or</td>
</tr>
<tr>
<td>co-payments may apply depending upon the type of service</td>
</tr>
<tr>
<td>rendered</td>
</tr>
</tbody>
</table>

### Autism Spectrum Disorder Services

| Applied Behavior Analysis (ABA) Treatment | In-Network: Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered | Out-of-Network: Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered | In-Network: Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered | Out-of-Network: Paid as in-network |

### Special Note about Behavioral Care Benefit: In the event that a co-payment applies to an eligible outpatient/intensive outpatient provider fee, the non-specialist co-payment will be charged.

### Diagnosis or Treatment of Underlying Cause of Infertility

| In-Network: Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered |
| Out-of-Network: Paid the same as any other illness; cost-sharing provisions such as deductibles, coinsurance, or co-payments may apply depending upon the type of service rendered |

### Special Note about Infertility Coverage: The Plan does not cover infertility treatment services or prescription drugs, except to the extent a service is being provided to diagnose or treat any underlying cause(s) of infertility.

### Convalescent Care and Home Health Care

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<tbody>
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<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>90% after deductible</td>
<td>70% after deductible</td>
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</tbody>
</table>

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<tbody>
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<td>Out-of-Network</td>
</tr>
<tr>
<td>90% after deductible</td>
<td>70% after deductible</td>
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</tbody>
</table>

### Miscellaneous Plan Provisions

<table>
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<tr>
<th>Services Requiring Authorization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Inpatient hospital confinement</td>
</tr>
<tr>
<td>and observational stays</td>
</tr>
<tr>
<td>2. Home and outpatient rehabilitative therapy</td>
</tr>
<tr>
<td>3. Durable medical equipment</td>
</tr>
<tr>
<td>4. Home health care</td>
</tr>
<tr>
<td>5. Custom-made orthotic or prosthetic appliances</td>
</tr>
<tr>
<td>6. Oncology treatment</td>
</tr>
<tr>
<td>7. Infusion or injection of select products (a list of the products can be accessed by logging on to <a href="http://www.asrhealthbenefits.com">www.asrhealthbenefits.com</a> or by calling ASR Health Benefits at 800-968-2449)</td>
</tr>
</tbody>
</table>

### Coordination with Other Coverage for Injuries Arising out of Automobile Accidents

In the event that a covered person is injured in an accident involving an automobile, this Plan shall be the primary plan for purposes of paying benefits and the covered person's automobile insurance shall pay as secondary.

### Notes

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Special Eligibility Provision for Working Spouses and Domestic Partners

A participant's spouse or domestic partner who is eligible for medical, dental, or vision coverage under his or her own employer's group health plan will not be eligible to participate in or be covered under this Plan for that benefit type.

The participant is obligated to immediately report to the Plan Administrator any change that would affect his or her spouse's or domestic partner's eligibility under this Plan (i.e., the individual changes employers or the individual's employer offers its employees a medical, dental, or vision plan for the first time). If it is found that a spouse or domestic partner who is eligible for coverage under his or her own employer's group health plan has not enrolled for his or her own employer's group health plan as required by this provision, benefits for the spouse or domestic partner may be terminated. Coverage may not be retroactively rescinded except as permitted by law (e.g., in cases of fraud or intentional misrepresentation).

Notice that coverage will be retroactively rescinded must be provided 30 days before proceeding with the termination process. Otherwise, coverage will be terminated prospectively once the error is discovered.

The following exceptions to this provision shall apply:

- A participant, spouse, or domestic partner who is an employee of Kalamazoo College and who is married to or in a domestic partner relationship with an individual who is also an employee of Kalamazoo College will not be penalized for declining to enroll separately as individual participants in this Plan.
- A spouse or domestic partner who is required to pay at least 50% or more of the total cost for medical, dental, or vision coverage under his or her employer's group health plan will not be subject to this provision and can enroll for primary/sole coverage under this Plan for that benefit type.

Employer-Funded Medical Reimbursement Plan – Benefit Description

The employer has established an Employer-Funded Medical Reimbursement Plan to cover eligible expenses not covered by the employer’s group health plan or any other health care plan. The Employer-Funded Medical Reimbursement Plan will reimburse a provider for unpaid eligible expenses under the Black Plan as follows: $750 for amounts applied toward the satisfaction of each covered person’s in-network deductible under the employer’s group health plan (maximum $1,500 per family). The covered person must satisfy the first $250 and the family must satisfy the first $500 of the in-network deductible under the employer’s group health plan.

Employer-Funded Medical Reimbursement Plan – How to File a Claim

To file a claim under this Plan, a Participant must first file a claim for health care expenses with the Employer’s group health plan. Any eligible expenses not covered under this claim by the Employer’s plan will automatically be paid to the Participant or the provider from the Employer-Funded Medical Reimbursement Plan. The Participant does not need to take further action to obtain reimbursement nor send the EOB from the Employer’s group health plan back to ASR.