

TOLEDO ELECTRICAL WELFARE FUND

BASE ONLY BENEFITS

The Fund uses FrontPath Network of doctors, facilities and hospitals. Using a FrontPath Provider maximizes benefits for you. Call FrontPath at 888-232-5800 for ways to locate a network provider.

IN-HOSPITAL ROOM AND MISCELLANEOUS EXPENSES

- Benefit of 85% of medically necessary covered expenses, up to \$1,500 annual out-of-pocket limit* per family
- Certification from HealthCare Strategies for all admittances required to receive maximum benefits. When admitted, call 800-582-1535
- There is a 20% penalty for failure to obtain prior approval and denial of non-approved services. Call HealthCare Strategies at 800-582-1535

SURGICAL EXPENSES

- Benefit paid to surgeon is 45% subject to usual and customary cost limitation recognized by the Fund

Outpatient Surgery

- Hospital or facility expenses related to outpatient surgery (when patient is not admitted) benefit of 85% of medically necessary expenses, up to \$1,500 annual out-of-pocket limit* per family

PRE-EXISTING CONDITION LIMITATION:

Medical conditions, excluding pregnancy, which exist on effective date of coverage are considered to be pre-existing and are excluded from coverage for 12 months. This provision may be waived in whole, or in part, by providing proof of prior coverage that has lapsed for no more than 62 days.

HOSPITAL EMERGENCY ROOM EXPENSES

- \$40 per occurrence, waived if admitted to hospital

ALCOHOL/DRUG/EMOTIONAL EMPLOYEE ASSISTANCE

- 100% for the first three (3) visits through Health Management Center, Inc.'s MAP Program. Further treatment will be subject to medical plan provisions. You must call 800-472-4992 prior to seeking services. There is NO benefit unless you call Health Management Center first.

MATERNITY BENEFITS

- MaterniCare Program for assistance and educational information to reduce risk for a pre-term baby.
- Call HealthCare Strategies at 800-582-1535 as soon as you find out you are pregnant
- There is no cost to you for participating in this program

IMPORTANT NUMBERS

- HealthCare Strategies: 800-582-1535
Performs ALL pre-certification of all hospital admissions and maternity
- Mental Health Network: 800-472-4992
For all mental health, substance abuse, emotional, depression or any personal problem
- FrontPath Health Coalition: 888-232-5800
The Provider Network of doctors & hospitals
- Fund Office: 419-666-4450

* Out-of-pocket limit applies to covered benefit ONLY. Covered benefits are what is listed above.