

BCN Service Company

A Licensed Third Party Administrator

U-M Premier Care 65

Complementary Medicare Amendment

This Amendment is issued to you in connection with your Benefit Document. It is effective on the date indicated in notice to your Group. This amends your U-M Premier Care Benefit Document to provide services to Members who are entitled to and enrolled in Medicare Parts A and B.

Chapter 1 (General Provisions)

Section 1 entitled Eligibility, Enrollment and Effective Date of Coverage is amended by adding the following:

For Members entitled to and enrolled in Medicare Parts A and B, the benefits described in U-M Premier Care Benefit Document are reduced to the extent that they are covered by Medicare Parts A and B. Members are entitled to all of the benefits in the U-M Premier Care Benefit Document to the extent that such benefits do not duplicate Medicare benefits.

For such Members, U-M Premier Care provides Coverage for Deductibles and coinsurance that are the responsibility of the Member under Medicare Parts A and B less any Copayment due to Participating Providers under the Benefit Document so long as the Benefits are provided through the BSC Participating Provider Network, which includes the Participating Providers in U-M Premier Care Provider Network 1 and U-M Premier Care Provider Network 2.

Enrollment of eligible dependents is determined by the University of Michigan. The enrollment of previously eligible dependents at the time of retirement can only occur following the involuntary loss of other coverage. Members cannot add new dependents to Coverage as part of the Open Enrollment elections. Dependents who were covered by U-M Premier Care at the time of retirement can continue to be covered, as long as they satisfy the University of Michigan's eligibility requirement.

Limitation

Members not entitled to nor enrolled in Medicare Parts A and B are not eligible for Coverage under this Amendment.

Chapter 2 (Your Benefits)

Section 8.1 entitled *U-M Premier Care Provider Network 1 and Network 2* is replaced with the following Section 8.1:

8.1 U-M PREMIER CARE PROVIDER NETWORK 1 AND NETWORK 2

U-M Premier Care Provider Network 1 and 2

When you receive services in either U-M Premier Care Provider Network 1 or U-M Premier Care Provider Network 2, you will be responsible for payment of applicable copayments as defined under U-M Premier Care Provider Network 1, but you are not responsible for deductibles. There is no Lifetime Maximum cap on Covered Services.

NOTE: Services received from U-M Premier Care Provider Network 2 must be referred by your Primary Care Physician and authorized by BCN.

Copayment

You are responsible for set dollar amount **Copayments** or ("copays") for many of the benefits listed in this Benefit Document. You will need to pay any copayments at the time you receive the services.

Deductible

You pay no Deductible for the services you receive from either Network 1 or Network 2.

Lifetime Maximum:

There is no Lifetime Maximum for services received in either U-M Premier Care Provider Networks 1 or 2.

All other provisions of the Benefit Document remain unchanged.

GENERAL PROVISIONS

1. In the event a Member's coverage under the Benefit Document terminates, this Amendment will terminate automatically without further action or notice by BCN Service Company or the University of Michigan.
2. Until further notice, all terms, limitations, exclusions, and conditions of the Benefit Document remain unchanged except as provided in this Amendment.