

PORAC INSURANCE AND BENEFITS TRUST
BENEFIT MODIFICATIONS FOR PLAN YEAR 2002

Basic Plan

1. Increase existing deductible levels of \$200/600 for participating providers and \$400/1,200 for non-participating providers to \$300/900 for participating providers and \$600/1,800 for non-participating providers.
2. Eliminate the current waiver of the plan deductible for the following services: inpatient and outpatient hospitalization, including maternity services; home health care; skilled nursing facilities; and hospice care.
3. Change the current pharmacy copayment structure of \$10 brand retail/\$5 generic retail/\$5 mail order to \$20 brand retail and mail order/\$5 generic retail and mail order.
4. Enhance the \$500 maximum annual adult preventive benefit to include coverage for electron beam tomography (EBT) diagnostic services for subscribers only.

Medicare Supplement Plan

1. Change the current pharmacy copayment structure of \$10 brand retail/\$5 generic retail/\$5 mail order to \$20 brand retail and mail order/\$5 generic retail and mail order.