Columbia University Vision Plan

Effective: January 1, 2021
Group Number: 712790
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SECTION 1 - WELCOME

Quick Reference Box

- Claims submittal address for Out-of-Network services: UnitedHealthcare Vision Claims Department, P.O. Box 740809, Atlanta, GA 30374, Fax (248) 733-6060; and
- Online assistance for UnitedHealthcare Vision participating Provider list at www.myuhcvision.com or call (800) 839-3242 for the provider locator.

Columbia University is pleased to provide you with this Summary Plan Description (SPD), which describes the vision Benefits available to you and your covered family members under the Columbia University in the City of New York Group Benefits Plan. It includes summaries of:

- who is eligible;
- services that are covered, called Covered Vision Services;
- services that are not covered, called Exclusions;
- how Benefits are paid; and
- your rights and responsibilities under the Plan.

This SPD is designed to meet your information needs and the disclosure requirements of the Employee Retirement Income Security Act of 1974 (ERISA). It supersedes any previous printed or electronic SPD for this Plan.

Columbia University intends to continue this Plan, but reserves the right, in its sole discretion, to modify, change, revise, amend or terminate the Plan at any time, for any reason, and without prior notice subject to any collective bargaining agreements between the Employer and various unions, if applicable. This SPD is not to be construed as a contract of or for employment. If there should be an inconsistency between the contents of this summary and the contents of the Plan, your rights shall be determined under the Plan and not under this summary.

UnitedHealthcare Vision is a private healthcare claims administrator. UnitedHealthcare Vision's goal is to give you the tools you need to make wise healthcare decisions. UnitedHealthcare Vision also helps your employer to administer claims. Although UnitedHealthcare Vision will assist you in many ways, it does not guarantee any Benefits. Columbia University is solely responsible for paying Benefits described in this SPD.

Please read this SPD thoroughly to learn how the Columbia University in the City of New York Group Benefits Plan works. If you have questions contact the Columbia HR Benefits at 212-851-7000.
How To Use This SPD

- Read the entire SPD, and share it with your family. Then keep it in a safe place for future reference.

- Many of the sections of this SPD are related to other sections. You may not have all the information you need by reading just one section.

- You can find copies of your SPD and any future amendments at www.hr.columbia.edu or request printed copies by contacting Columbia HR Benefits at 212-851-7000.

- Capitalized words in the SPD have special meanings and are defined in Section 10, Glossary.

- If eligible for coverage, the words "you" and "your" refer to Covered Persons as defined in Section 10, Glossary.

- Columbia University is also referred to as Company.

- If there is a conflict between this SPD and any benefit summaries (other than Summaries of Material Modifications) provided to you, this SPD will control.
SECTION 2 - INTRODUCTION

What this section includes:

- Who's eligible for coverage under the Plan;
- The factors that impact your cost for coverage;
- Instructions and timeframes for enrolling yourself and your eligible Dependents;
- When coverage begins; and
- When you can make coverage changes under the Plan.

Eligibility

You are eligible to enroll in the Plan if you are a regular full-time Employee who is scheduled to work at least 35 hours per week, a regular part-time Employee who is scheduled to work at least 20 hours per week, or a Pre-65 Retiree.

Your eligible Dependents may also participate in the Plan. An eligible Dependent is considered to be:

- your Spouse/Same-Sex Domestic Partner, as defined in Section 10, Glossary;
- your or your Spouse's/Same-Sex Domestic Partner’s child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your Spouse are the legal guardian; or
- an unmarried child age 26 or over who is or becomes disabled and dependent upon you.

Note: Your Dependents may not enroll in the Plan unless you are also enrolled. In addition, if you and your Spouse are both covered under the Columbia University in the City of New York Group Benefits Plan, you may each be enrolled as an Employee or be covered as a Dependent of the other person, but not both. In addition, if you and your Spouse are both covered under the Columbia University in the City of New York Group Benefits Plan, only one parent may enroll your child as a Dependent.

A Dependent also includes a child for whom health care coverage is required through a Qualified Medical Child Support Order or other court or administrative order, as described in Section 9, Other Important Information.

Cost of Coverage

Vision coverage is included in the cost of the Medical Plan that you select. Please refer to your Medical Plan coverage for contribution amounts, if applicable. You may not elect vision coverage only.

You and Columbia University share in the cost of the Plan. Your contribution amount depends on the Plan you select and the family members you choose to enroll.

Your contributions are deducted from your paycheck on a before-tax basis. Before-tax dollars come out of your pay before federal income and Social Security taxes are withheld - and in most states, before state and local taxes are withheld. This gives your contributions a special tax advantage and lowers the actual cost to you.
**Note:** The Internal Revenue Service generally does not consider Domestic Partners and their children eligible Dependents. Therefore, the value of Columbia University's cost in covering a Domestic Partner may be imputed to the Employee as income. In addition, the share of the Employee's contribution that covers a Domestic Partner and their children may be paid using after-tax payroll deductions.

Your contributions are subject to review and Columbia University reserves the right to change your contribution amount from time to time.

You can obtain current contribution rates by calling Columbia University HR Benefits at 212-851-7000 or logging onto [www.hr.columbia.edu](http://www.hr.columbia.edu).

**How to Enroll**

To enroll, log onto [www.hr.columbia.edu](http://www.hr.columbia.edu) within 31 days of the date you first become eligible for medical/vision Plan coverage. If you do not enroll within 31 days, you will need to wait until the next annual Open Enrollment to make your benefit elections.

Each year during annual Open Enrollment, you have the opportunity to review and change your vision election. Any changes you make during Open Enrollment will become effective the following January 1.

**Important**

If you wish to change your benefit elections following your marriage, birth, adoption of a child, placement for adoption of a child or other family status change, you must contact Columbia HR Benefits at 212-851-7000 within 31 days of the event. Otherwise, you will need to wait until the next annual Open Enrollment to change your elections.

**When Coverage Begins**

Once the Benefits Department receives your properly completed enrollment, coverage will begin on your date of hire. Coverage for your Dependents will start on the date your coverage begins, provided you have enrolled them in a timely manner.

Coverage for a Spouse or Dependent stepchild that you acquire via marriage becomes effective the date of your marriage, provided you notify the Benefits Department within 31 days of your marriage. Coverage for Dependent children acquired through birth, adoption, or placement for adoption is effective the date of the family status change, provided you notify the Columbia University HR Benefits at 212-851-7000 within 31 days of the birth, adoption, or placement.

**Changing Your Coverage**

You may make coverage changes during the year only if you experience a change in family status. The change in coverage must be consistent with the change in status (e.g., you cover your Spouse following your marriage, your child following an adoption, etc.). The following are considered family status changes for purposes of the Plan:

- your marriage, divorce, legal separation or annulment;
■ registering a Domestic Partner;
■ the birth, adoption, placement for adoption or legal guardianship of a child;
■ a change in your Spouse's employment or involuntary loss of health coverage (other than coverage under the Medicare or Medicaid programs) under another employer's plan;
■ loss of coverage due to the exhaustion of another employer's COBRA benefits, provided you were paying for premiums on a timely basis;
■ the death of a Dependent;
■ your Dependent child no longer qualifying as an eligible Dependent;
■ a change in your or your Spouse's position or work schedule that impacts eligibility for health coverage;
■ contributions were no longer paid by the employer (This is true even if you or your eligible Dependent continues to receive coverage under the prior plan and to pay the amounts previously paid by the employer);
■ you or your eligible Dependent who were enrolled in an HMO no longer live or work in that HMO's service area and no other benefit option is available to you or your eligible Dependent;
■ benefits are no longer offered by the Plan to a class of individuals that include you or your eligible Dependent;
■ termination of your or your Dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage as a result of loss of eligibility (you must contact Columbia HR Benefits at 212-851-7000 within 60 days of termination);
■ you or your Dependent become eligible for a premium assistance subsidy under Medicaid or CHIP (you must contact Columbia HR Benefits at 212-851-7000 within 60 days of determination of subsidy eligibility);
■ a strike or lockout involving you or your Spouse; or
■ a court or administrative order.

Unless otherwise noted above, if you wish to change your elections, you must log onto www.hr.columbia.edu within 31 days of the change in family status. Otherwise, you will need to wait until the next annual Open Enrollment.

While some of these changes in status are similar to qualifying events under COBRA, you, or your eligible Dependent, do not need to elect COBRA continuation coverage to take advantage of the special enrollment rights listed above. These will also be available to you or your eligible Dependent if COBRA is elected.

Note: Any child under age 26 who is placed with you for adoption will be eligible for coverage on the date the child is placed with you, even if the legal adoption is not yet final. If you do not legally adopt the child, all Plan coverage for the child will end when the
placement ends. No provision will be made for continuing coverage (such as COBRA coverage) for the child.
SECTION 3 - HOW THE PLAN WORKS

What this section includes:

- In-Network and Out-of-Network Provider;
- Eligible Expenses; and
- Copayment.

In-Network and Out-of-Network Provider

When making an appointment, identify yourself as a UnitedHealthcare Vision member. The In-Network provider will also need the Employee's unique identification number or Social Security Number, and the patient's date of birth. The In-Network provider will contact UnitedHealthcare Vision to verify that you are eligible for service and materials.

At your appointment, the In-Network provider will provide a routine eye examination and determine if eyewear is necessary. The In-Network provider will itemize any non-covered charges. UnitedHealthcare Vision will pay the In-Network provider directly for covered services and materials.

You are responsible for paying the provider any applicable Copayment(s), and any additional costs resulting from cosmetic options, or non-covered services and materials you have selected. Selecting an In-Network provider from UnitedHealthcare Vision's network assures direct payment to the provider for covered services, and helps to ensure quality services and materials.

You may select an Out-of-Network provider for services. However, your reimbursement schedule may not provide full payment, nor can UnitedHealthcare Vision help to ensure patient satisfaction, when services are obtained from an Out-of-Network provider. Refer to Section 7, Claims Procedures for details on how to file a claim and request reimbursement if you visit an Out-of-Network provider.

Looking for an In-Network Provider?

You may access a listing of In-Network providers on the Internet at www.myuhcvision.com. To find an In-Network provider, you may also call the Provider Locator Service at (800) 839-3242, enter your postal zip code and a list of In-Network providers will be provided.

In-Network Providers

UnitedHealthcare Vision arranges for vision providers to participate in a Network. Keep in mind, a provider's In-Network status may change. To verify a Provider's status, you can call UnitedHealthcare Vision or log onto www.myuhcvision.com.

In-Network providers are not employees of UnitedHealthcare Vision.
Foreign Services
Foreign Services will be treated as Out-of-Network Benefits under this Plan. Payments will be made in U.S. currency and dispersed to the U.S. address of the Employee. Columbia University makes no guarantee on value of payment and will not protect against currency risk.

Eligible Expenses
Eligible Expenses are charges for Covered Vision Services that are provided while the Plan is in effect, determined according to the definition in Section 10, Glossary. Columbia University has delegated to UnitedHealthcare Vision the initial discretion and authority to decide whether a treatment or supply is a Covered Vision Service and how the Eligible Expenses will be determined and otherwise covered under the Plan.

Maximum Out-of-Network Benefit
The Maximum Out-of-Network Benefit is the maximum amount the Plan will pay for a particular service.

Copayment
A Copayment (Copay) is the amount you pay each time you receive certain Covered Vision Services. The Copay is a flat dollar amount and is paid at the time of service or when billed by the Provider.

Annual Deductible
The Annual Deductible is the amount of Eligible Expenses you must pay each calendar year for Covered Services before you are eligible to begin receiving Benefits. The amounts you pay toward your Annual Deductible accumulate over the course of the calendar year.

The Annual Deductible applies to all Covered Services under the Plan, including Covered Health Services, Outpatient Prescription Drugs, and Vision Services.

Coinsurance
Coinsurance is the percentage of Eligible Expenses that you are responsible for paying. Coinsurance is a fixed percentage that applies to certain Covered Services after you meet the Annual Deductible.

Out-of-Pocket Maximum
The annual Out-of-Pocket Maximum is the most you pay each calendar year for Covered Services. If your eligible out-of-pocket expenses in a calendar year exceed the annual maximum, the Plan pays 100% of Eligible Expenses for Covered Services through the end of the calendar year.

The Out-of-Pocket Maximum applies to all Covered Services under the Plan, including Covered Health Services, Outpatient Prescription Drugs, and Vision Services. Please refer to your Medical Plan SPD for the Out-of-Pocket Maximum amounts that apply to your plan.
SECTION 4 - PLAN HIGHLIGHTS – HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

The table below provides an overview of certain Covered Health Services, and outlines the Plan's Annual Deductible.

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Individual (single coverage).</td>
<td>$1,500</td>
<td>$2,900 per Individual.</td>
</tr>
<tr>
<td>• Family (cumulative Annual Deductible).</td>
<td>$3,000</td>
<td></td>
</tr>
</tbody>
</table>

The Plan does not require that you or a covered Dependent meet the individual Deductible in order to satisfy the family Deductible. If more than one person in a family is covered under the Plan, the individual coverage Deductible stated in this table above does not apply. Instead, the family Deductible applies and no one in the family is eligible to receive Benefits until the family Deductible is satisfied.

The Annual Deductible applies to all Covered Services under the Plan, including Covered Health Services, Outpatient Prescription Drugs, and Vision Services.
The table below provides an overview of the Plan's coverage levels that apply when you receive certain Covered Vision Services and outlines the Plan's frequency of service and Out-of-Network Benefit.

<table>
<thead>
<tr>
<th>Service 1,2</th>
<th>Frequency of Service</th>
<th>In-Network Provider</th>
<th>Maximum Out-of-Network Benefit</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Exam</td>
<td>Adults and Children: Once every 12 months</td>
<td>90% after deductible</td>
<td>90% after deductible</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>Adult: Once every 12 months</td>
<td></td>
<td></td>
<td>Adult: Combined maximum allowance for frames, lenses and contact lenses</td>
</tr>
<tr>
<td>Lenses (Any one type)</td>
<td>Children2: Once every 12 months. More frequently if medically necessary</td>
<td></td>
<td></td>
<td>Children2: More frequently if Medically Necessary</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Adult: 100% up to a combined maximum allowance of $100</td>
<td></td>
<td></td>
<td>One pair of eyeglasses including lenses and frames OR one pair of contact lenses (or a 12-month supply)</td>
</tr>
<tr>
<td></td>
<td>Children2: $75 copay</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1If you purchase Eyeglass Lenses and Eyeglass Frames at the same time from the same In-Network Provider, only one Copay will apply to those Eyeglass Lenses and Eyeglass Frames together.

2Child is defined as a member less than age 19.
**SECTION 4 - PLAN HIGHLIGHTS – ALL CHOICE PLUS PLANS**

The table below provides an overview of Copays that apply when you receive certain Covered Vision Services and outlines the Plan's frequency of service and Maximum Out-of-Network Benefit.

<table>
<thead>
<tr>
<th>Service ¹,²</th>
<th>Frequency of Service</th>
<th>In-Network Provider Copayment</th>
<th>Maximum Out-of-Network Benefit</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vision Exam</strong></td>
<td>Adults and Children: Once every 12 months</td>
<td>$10</td>
<td>Same as Network</td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td></td>
<td></td>
<td></td>
<td>Children²: More frequently if medically necessary</td>
</tr>
<tr>
<td></td>
<td>Adults: Once every 24 months</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children²: Once every 12 months</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lenses (Any one type)</strong></td>
<td></td>
<td></td>
<td></td>
<td>Adult: Benefit is available for either frames and lenses OR contact lenses</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Children²: More frequently if medically necessary</td>
</tr>
<tr>
<td><strong>Single Vision</strong></td>
<td>Adults: Once every 24 months</td>
<td>Adults: 100% up to a maximum allowance of $20</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children²: Once every 12 months</td>
<td>Children²: 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bifocal Vision</strong></td>
<td>Adults: Once every 24 months</td>
<td>Adults: 100% up to a maximum allowance of $20</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children²: Once every 12 months</td>
<td>Children²: 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service 1,2</td>
<td>Frequency of Service</td>
<td>In-Network Provider Copayment</td>
<td>Maximum Out-of-Network Benefit</td>
<td>Limitations &amp; Exceptions</td>
</tr>
<tr>
<td>------------</td>
<td>---------------------</td>
<td>-----------------------------</td>
<td>--------------------------------</td>
<td>---------------------------</td>
</tr>
</tbody>
</table>
| Trifocal Vision | Adults: Once every 24 months  
Children 2: Once every 12 months | Adults: 100% up to a maximum allowance of $40  
Children 2: 100% | Adults: 100% up to a maximum allowance of $20  
Children 2: 100%. Maximum OON allowance up to $100 | |
| Lenticular Vision | Adults: Once every 24 months  
Children 2: Once every 12 months | Adults: 100% up to a maximum allowance of $75  
Children 2: 100% | Adults: 100% up to a maximum allowance of $20  
Children 2: 100%. Maximum OON allowance up to $100 | |
| Contact Lenses | | | | |
| Elective Contact Lenses | Adults: Once every 24 months  
Children 2: Once every 12 months | Adults: 100% up to a maximum allowance of $75  
Children 2: 100% | Same as Network | |
| Necessary Contact Lenses | Adults: Once every 24 months  
Children 2: Once every 12 months | Adults: 100% up to a maximum allowance of $75  
Children 2: 100% | Same as Network | |

1 If you purchase Eyeglass Lenses and Eyeglass Frames at the same time from the same In-Network Provider, only one Copay will apply to those Eyeglass Lenses and Eyeglass Frames together.

2 Child is defined as a member less than age 19.
### SECTION 4 - PLAN HIGHLIGHTS – ALL CHOICE IN-NETWORK ONLY PLANS

The table below provides an overview of Copays that apply when you receive certain Covered Vision Services and outlines the Plan's frequency of service and Maximum Out-of-Network Benefit.

<table>
<thead>
<tr>
<th>Service</th>
<th>Frequency of Service</th>
<th>In-Network Provider Copayment</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vision Exam</strong></td>
<td>Adults and Children: Once every 12 months</td>
<td>$10</td>
<td>Adults: 100% up to a maximum allowance of $30</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>▪ Adults: Once every 24 months</td>
<td></td>
<td>Children²: 100% up to a maximum allowance of $100, and then 60%</td>
</tr>
<tr>
<td></td>
<td>▪ Children²: Once every 12 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lenses (Any one type)</strong></td>
<td>▪ Adults: Once every 24 months</td>
<td></td>
<td>Adults: 100% up to a maximum allowance of $20</td>
</tr>
<tr>
<td></td>
<td>▪ Children²: Once every 12 months</td>
<td></td>
<td>Children²: 100%</td>
</tr>
<tr>
<td></td>
<td>▪ Adults: Once every 24 months</td>
<td></td>
<td>Adults: 100% up to a maximum allowance of $30</td>
</tr>
<tr>
<td></td>
<td>▪ Children²: Once every 12 months</td>
<td></td>
<td>Children²: 100%</td>
</tr>
<tr>
<td></td>
<td>▪ Adults: Once every 24 months</td>
<td></td>
<td>Adults: 100% up to a maximum allowance of $40</td>
</tr>
<tr>
<td></td>
<td>▪ Children²: Once every 12 months</td>
<td></td>
<td>Children²: 100%</td>
</tr>
<tr>
<td></td>
<td>▪ Adults: Once every 24 months</td>
<td></td>
<td>Adults: 100% up to a maximum allowance of $75</td>
</tr>
<tr>
<td></td>
<td>▪ Children²: Once every 12 months</td>
<td></td>
<td>Children²: 100%</td>
</tr>
</tbody>
</table>

**Children²:**
- More frequently if medically necessary

**Adult:**
- Benefit is available for either frames and lenses OR contact lenses

**Children²:**
- More frequently if medically necessary
<table>
<thead>
<tr>
<th>Service (^1,^2)</th>
<th>Frequency of Service</th>
<th>In-Network Provider Copayment</th>
<th>Limitations &amp; Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Lenses</td>
<td>▪ Adults: Once every 24 months</td>
<td>▪ Adults: 100% up to a maximum allowance of $75</td>
<td>Adult:</td>
</tr>
<tr>
<td></td>
<td>▪ Children(^2): Once every 12 months</td>
<td>▪ Children(^2): 100%</td>
<td>▪ Benefit is available for either frames and lenses OR contact lenses</td>
</tr>
<tr>
<td></td>
<td>▪ Necesssary Contact Lenses</td>
<td>▪ Adults: 100% up to a maximum allowance of $75</td>
<td>Children(^2):</td>
</tr>
<tr>
<td></td>
<td>▪ Adults: Once every 24 months</td>
<td>▪ Adults: 100% up to a maximum allowance of $75</td>
<td>▪ Single purchase of a pair of contact lenses OR 1 box of contact lenses per eye</td>
</tr>
<tr>
<td></td>
<td>▪ Children(^2): Once every 12 months</td>
<td>▪ Children(^2): 100%</td>
<td></td>
</tr>
</tbody>
</table>

\(^1\)If you purchase Eyeglass Lenses and Eyeglass Frames at the same time from the same In-Network Provider, only one Copay will apply to those Eyeglass Lenses and Eyeglass Frames together.

\(^2\)Child is defined as a member less than age 19.
SECTION 5 - ADDITIONAL COVERAGE DETAILS

What this section includes:
■ Covered Vision Services for which the Plan pays Benefits.

This section supplements the table in Section 4, Plan Highlights.

While the table provides you with Benefit limitations along with Copayment information for each Covered Vision Service, this section includes descriptions of the Benefits. These descriptions include any additional limitations that may apply. The Covered Vision Services in this section appear in the same order as they do in the table for easy reference. Services that are not covered are described in Section 6, Exclusions.

Routine Vision Examination

The Plan pays Benefits for a routine vision examination of the condition of the eyes and principal vision functions according to the standards of care in the jurisdiction in which the Covered Person resides, to include:

■ a case history, including chief complaint and/or reason for examination, patient medical/eye history, current medications, etc.;
■ recording of monocular and binocular visual acuity, far and near, with and without present correction (20/20, 20/40, etc.);
■ cover test at 20 feet and 16 inches (checks eye alignment);
■ ocular motility including versions (how well eyes track) near point convergence (how well eyes move together for near vision tasks, such as reading), and depth perception;
■ pupil responses (neurological integrity);
■ external exam;
■ internal exam;
■ retinoscopy (when applicable) - objective refraction to determine lens power of corrective subjective refraction — to determine lens power of corrective lenses;
■ phorometry/Binocular testing - far and near: how well eyes work as a team;
■ tests of accommodation and/or near point refraction: how well Covered Person sees at near point (reading, etc.);
■ tonometry, when indicated: test pressure in eye (glaucoma check);
■ ophthalmoscopic examination of the internal eye;
■ confrontation visual fields;
■ biomicroscopy;
■ color vision testing;
■ diagnosis/prognosis; and
■ specific recommendations.

Post examination procedures will be performed only when materials are required.

**Eyeglass Lenses**
The Plan pays Benefits for lenses that are mounted in eyeglass frames and worn on the face to correct visual acuity limitations.

**Eyeglass Frames**
The Plan pays Benefits for a structure that contains eyeglasses lenses, holding the lenses in front of the eyes and supported by the bridge of the nose.

**Optional Lens Extras**
Special lens stock or modifications to lenses that do not correct visual acuity problems. Optional Lens Extras include options such as, but not limited to, tinted lenses, polycarbonate lenses, high-index lenses, progressive lenses, ultraviolet coating, scratch-resistant coating, edge coating, and photochromic coating.

**Contact Lenses**
Lenses worn on the surface of the eye to correct visual acuity limitations.

**Necessary Contact Lenses**
This benefit is available where a provider has determined a need for and has prescribed the service. Such determination will be made by the provider and not by us.

Contact lenses are necessary if the Covered Person has:

■ Keratoconus;
■ Anisometropia;
■ Irregular corneal/astigmatism;
■ Aphakia;
■ Facial deformity; or
■ Corneal deformity.
SECTION 6 - EXCLUSIONS: WHAT THE VISION PLAN WILL NOT COVER

What this section includes:
- Services, supplies and treatments that are not Covered Vision Services, except as may be specifically provided for in Section 5, Additional Coverage Details.

The Plan does not pay Benefits for the following services, treatments or supplies even if they are recommended or prescribed by a provider or are the only available treatment for your condition.

When Benefits are limited within any of the Covered Vision Services categories described in Section 5, Additional Coverage Details, those limits are stated in the corresponding Covered Vision Service category in Section 4, Plan Highlights. Limits may also apply to some Covered Vision Services that fall under more than one Covered Vision Service category. When this occurs, those limits are also stated in Section 4, Plan Highlights. Please review all limits carefully, as the Plan will not pay Benefits for any of the services, treatments, items or supplies that exceed these benefit limits.

Please note that in listing services or examples, when the SPD says "this includes," or "including but not limiting to", it is not UnitedHealthcare Vision's intent to limit the description to that specific list. When the Plan does intend to limit a list of services or examples, the SPD specifically states that the list "is limited to."

The following Services and Materials are excluded from coverage under the Plan:

1. non-prescription items;
2. medical or surgical treatment for eye disease, which requires the services of a Provider;
3. Services or Materials for which the patient is paid under Workers' Compensation Law, or other similar employer liability law;
4. Services or Materials which the patient, without cost, obtains from any governmental organization or program;
5. Services and Materials which are not specifically covered by the Plan;
6. replacement or repair of lenses and/or frames that have been lost or broken;
7. cosmetic extras, except as stated in the Plan Highlights section;
8. applicable sales tax charged on Services;
9. procedures that are considered to be Experimental, Investigational or Unproven. The fact that an Experimental, Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in coverage if the procedure is considered to be Experimental, Investigational or Unproven in the treatment of that particular condition;
10. any eye examination required by an employer as a condition of employment, by virtue of a labor agreement, a government body, or agency; and

11. missed appointment charges.
SECTION 7 - CLAIMS PROCEDURES

What this section includes:
- How In-Network and Out-of-Network claims work; and
- What to do if your claim is denied, in whole or in part.

In-Network Benefits

In general, if you receive Covered Vision Services from an In-Network provider, UnitedHealthcare Vision will pay the Provider directly. If an In-Network provider incorrectly bills you for any Covered Vision Service other than your Copay, please contact the provider or call UnitedHealthcare Vision for assistance.

Keep in mind, you are responsible for paying any Copay and expenses in excess of any Plan maximums owed to an In-Network provider at the time of service, or when you receive a bill from the provider.

Out-of-Network Benefits

If you receive a bill for Covered Vision Services from an Out-of-Network provider, you (or the provider if they prefer) must send the bill to UnitedHealthcare Vision for processing. To make sure the claim is processed promptly and accurately, you will have to pay the provider and seek reimbursement through the claims process. Claims must be filed no later than 12 months from the date of service. Claims will generally be paid within 30 days of receipt.

Failure to file such notice within the time required will not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time. However, the notice must be given as soon as reasonably possible.

How to File Your Claim

- To file a claim for reimbursement for Services rendered by an Out-of-Network Provider, or for Services covered as reimbursements (whether or not rendered by an In-Network Provider or an Out-of-Network Provider), provide the following information on claim form acceptable to the UnitedHealthcare Vision: Pay the provider the full amount of the bill and request a copy of the bill that shows the amount of the eye examination, lens type and frame;

- Send a copy of the itemized bill(s) to UnitedHealthcare Vision. The following information must also be included in your documentation
  - Employee's name and mailing address;
  - Employee's unique identification number; and
  - Patient's name and date of birth.

If you choose an Out-of-Network Provider, you will need to send your itemized receipts, with the Employee's unique identification number and the patient’s name and date of birth to:
Please note: Receipts for services and materials purchased on different dates must be submitted together at the same time to receive reimbursement.

Failure to provide all the information listed above may delay any reimbursement that may be due you.

After UnitedHealthcare Vision has processed your claim, you will receive payment for Benefits that the Plan allows. It is your responsibility to pay the Out-of-Network provider the charges you incurred, including any difference between what you were billed and what the Plan paid.

**Examination of Covered Persons**

In the event of a question or dispute concerning coverage for vision Services, UnitedHealthcare Vision may reasonably require that a Covered Person be examined at UnitedHealthcare Vision's expense by an In-Network Provider acceptable to Columbia University.

**Explanation of Benefits (EOB)**

You may receive an Explanation of Benefits (EOB) after processing the claim. The EOB will let you know if there is any portion of the claim you need to pay. If any claims are denied in whole or in part, the EOB will include the reason for the denial or partial payment. You can also view and print all of your EOBs online at [www.myuhcvision.com](http://www.myuhcvision.com). See Section 10, Glossary for the definition of Explanation of Benefits.

**Important**

All claim forms must be submitted within 12 months after the date of service. Otherwise, the Plan will not pay any Benefits for that Eligible Expense. This 12-month requirement does not apply if you are legally incapacitated.

**Claim Denials and Appeals**

**If Your Claim is Denied**

If a claim for Benefits is denied in part or in whole, you may call UnitedHealthcare Vision before requesting a formal appeal. If UnitedHealthcare Vision cannot resolve the issue to your satisfaction over the phone, a representative can provide you with the appropriate address to submit a written complaint. UnitedHealthcare Vision will notify you of its decision regarding your complaint within 30 days of receiving it.

**How to Appeal a Denied Claim**

If you disagree with UnitedHealthcare Vision's decision after having submitted a written complaint, you can ask UnitedHealthcare Vision in writing to formally reconsider your complaint. If your complaint relates to a claim for payment, your request should include:
the patient's name and identification number;

- the date(s) of service(s);

- the provider's name;

- the reason you believe the claim should be paid; and

- any new information to support your request for claim payment.

UnitedHealthcare Vision will notify you of its decision regarding reconsideration of your complaint within 60 days of receiving it. If you are not satisfied with the decision, you have the right to take your complaint to the Office of the Commissioner of Insurance.

Appeals should be submitted to:

UnitedHealthcare Vision Claims Department
P.O. Box 30978
Salt Lake City, Utah 84130

Telephone inquiries concerning appeals should be made to: UnitedHealthcare Vision Claims, Appeals Department, 1-800-638-3120.

**Complaint Hearing**

If you request a hearing, UnitedHealthcare Vision will appoint a committee to resolve or recommend the resolution of your complaint. If your complaint is related to clinical matters, UnitedHealthcare Vision may consult with, or seek the participation of, medical and/or vision experts as part of the complaint resolution process.

The committee will advise you of the date and place of your complaint hearing. The hearing will be held within 60 days following the receipt of your request by UnitedHealthcare Vision, at which time the committee will review testimony, explanation or other information that it decides is necessary for a fair review of the complaint.

UnitedHealthcare Vision will send you written notification of the committee's decision within 30 days of the conclusion of the hearing.
SECTION 8 - WHEN COVERAGE ENDS

What this section includes:

- Circumstances that cause coverage to end; and
- How to continue coverage after it ends.

Your entitlement to Benefits automatically ends on the date that coverage ends, even if you are hospitalized or are otherwise receiving treatment on that date.

When your coverage ends, Columbia University will still pay claims for Covered Vision Services that you received before your coverage ended. However, once your coverage ends, Benefits are not provided for Services that you receive after coverage ended, even if the underlying condition occurred before your coverage ended.

When your coverage ends, Columbia University will still pay claims for Covered Health Services that you received before your coverage ended. However, once your coverage ends, Benefits are not provided for health services that you receive after coverage ended, even if the underlying medical condition occurred before your coverage ended.

Your coverage under the Plan will end on the earliest of:

- 21 days after your employment ends or the end of the month, whichever is greater
- If retiring, coverage ends end of the month, unless you retire on the first of a month, in which case coverage ends on the first of the month.
- The date the Plan ends.
- The date you stop making the required contributions.
- The date you are no longer eligible.
- The date OptumRx receives written notice from Columbia University to end your coverage, or the date requested in the notice, if later.
- The date you retire or are pensioned under the Plan, unless specific coverage is available for retired or pensioned persons and you are eligible for that coverage.

Coverage for your eligible Dependents will end on the earliest of:

- 21 days after the employees’s coverage ends or the end of the month, whichever is greater
- If dependent of retiree, coverage ends the end of the month.
- The last day of the month you stop making the required contributions.
- The last day of the month OptumRx receives written notice from Columbia University to end your coverage, or the date requested in the notice, if later.
■ The last day of the month your Dependents no longer qualify as Dependents under this Plan.

Other Events Ending Your Coverage
The Plan will provide prior written notice to you that your coverage will end on the date identified in the notice if:

■ you commit an act, practice, or omission that constituted fraud, or an intentional misrepresentation of a material fact including, but not limited to, false information relating to another person's eligibility or status as a Dependent; or

■ you commit an act of physical or verbal abuse that imposes a threat to Columbia University's staff, UnitedHealthcare Vision's staff, a provider or another Covered Person.

If covered Services are in progress on the date which coverage terminates, such Services will be completed, except where termination is due to fraud, misrepresentation, material violation of the terms of the Plan, failure to pay required premiums, or acts of physical or verbal abuse.

Reimbursement for Services
The Covered Person will be responsible for any claims paid by UnitedHealthcare Vision when coverage was provided in error, except where that error was made by UnitedHealthcare Vision.

Coverage for a Disabled Child
If an unmarried enrolled Dependent child with a mental or physical disability reaches an age when coverage would otherwise end, the Plan will continue to cover the child, as long as:

■ the child is unable to be self-supporting due to a mental or physical handicap or disability;

■ the child depends mainly on you for support;

■ you provide to Columbia University proof of the child's incapacity and dependency within 31 days of the date coverage would have otherwise ended because the child reached a certain age; and

■ you provide proof, upon Columbia University's request, that the child continues to meet these conditions.

The proof might include medical examinations at Columbia University’s expense. However, you will not be asked for this information more than once a year. If you do not supply such proof within 31 days, the Plan will no longer pay Benefits for that child.

Coverage will continue, as long as the enrolled Dependent is incapacitated and dependent upon you, unless coverage is otherwise terminated in accordance with the terms of the Plan.
Continuing Coverage Through COBRA

If you lose your Plan coverage, you may have the right to extend it under the Consolidated Budget Reconciliation Act of 1985 (COBRA), as defined in Section 10, Glossary.

Continuation coverage under COBRA is available only to Plans that are subject to the terms of COBRA. You can contact your Plan Administrator to determine if Columbia University is subject to the provisions of COBRA.

Continuation Coverage under Federal Law (COBRA)

Much of the language in this section comes from the federal law that governs continuation coverage. You should call your Plan Administrator if you have questions about your right to continue coverage.

In order to be eligible for continuation coverage under federal law, you must meet the definition of a "Qualified Beneficiary". A Qualified Beneficiary is any of the following persons who were covered under the Plan on the day before a qualifying event:

- an Employee;
- an Employee's enrolled Dependent, including with respect to the Employee's children, a child born to or placed for adoption with the Employee during a period of continuation coverage under federal law; or
- an Employee's former Spouse.

Qualifying Events for Continuation Coverage under COBRA

The following table outlines situations in which you may elect to continue coverage under COBRA for yourself and your Dependents, and the maximum length of time you can receive continued coverage. These situations are considered qualifying events.

<table>
<thead>
<tr>
<th>If Coverage Ends Because of the Following Qualifying Events:</th>
<th>You May Elect COBRA:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For Yourself</td>
</tr>
<tr>
<td>Your work hours are reduced</td>
<td>18 months</td>
</tr>
<tr>
<td>Your employment terminates for any reason (other than gross misconduct)</td>
<td>18 months</td>
</tr>
<tr>
<td>You or your family member become eligible for Social Security disability benefits at any time within the first 60 days of losing coverage¹</td>
<td>29 months</td>
</tr>
<tr>
<td>You die</td>
<td>N/A</td>
</tr>
</tbody>
</table>
If Coverage Ends Because of the Following Qualifying Events:

<table>
<thead>
<tr>
<th>Event</th>
<th>For Yourself</th>
<th>For Your Spouse</th>
<th>For Your Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>You divorce (or legally separate)</td>
<td>N/A</td>
<td>36 months</td>
<td>36 months</td>
</tr>
<tr>
<td>Your child is no longer an eligible family member (e.g., reaches the maximum age limit)</td>
<td>N/A</td>
<td>N/A</td>
<td>36 months</td>
</tr>
<tr>
<td>You become entitled to Medicare</td>
<td>N/A</td>
<td>See table below</td>
<td>See table below</td>
</tr>
<tr>
<td>Columbia University files for bankruptcy under Title 11, United States Code. ²</td>
<td>36 months</td>
<td>36 months³</td>
<td>36 months³</td>
</tr>
</tbody>
</table>

¹Subject to the following conditions: (i) notice of the disability must be provided within the latest of 60 days after a). the determination of the disability, b). the date of the qualifying event, c). the date the Qualified Beneficiary would lose coverage under the Plan, and in no event later than the end of the first 18 months; (ii) the Qualified Beneficiary must agree to pay any increase in the required premium for the additional 11 months over the original 18 months; and (iii) if the Qualified Beneficiary entitled to the 11 months of coverage has non-disabled family members who are also Qualified Beneficiaries, then those non-disabled Qualified Beneficiaries are also entitled to the additional 11 months of continuation coverage. Notice of any final determination that the Qualified Beneficiary is no longer disabled must be provided within 30 days of such determination. Thereafter, continuation coverage may be terminated on the first day of the month that begins more than 30 days after the date of that determination.

²This is a qualifying event for any Retired Employee and his or her enrolled Dependents if there is a substantial elimination of coverage within one year before or after the date the bankruptcy was filed.

³From the date of the Employee's death if the Employee dies during the continuation coverage.

**How Your Medicare Eligibility Affects Dependent COBRA Coverage**

The table below outlines how your Dependents' COBRA coverage is impacted if you become entitled to Medicare.

<table>
<thead>
<tr>
<th>If Dependent Coverage Ends When:</th>
<th>You May Elect COBRA Dependent Coverage For Up To:</th>
</tr>
</thead>
<tbody>
<tr>
<td>You become entitled to Medicare and don't experience any additional qualifying events</td>
<td>18 months</td>
</tr>
<tr>
<td>You become entitled to Medicare, after which you experience a second qualifying event* before the initial 18-month period expires</td>
<td>36 months</td>
</tr>
</tbody>
</table>
If Dependent Coverage Ends When: | You May Elect COBRA Dependent Coverage For Up To:
---|---
You experience a qualifying event*, after which you become entitled to Medicare before the initial 18-month period expires; and, if absent this initial qualifying event, your Medicare entitlement would have resulted in loss of Dependent coverage under the Plan | 36 months

* Your work hours are reduced or your employment is terminated for reasons other than gross misconduct.

**Getting Started**

You will be notified by mail if you become eligible for COBRA coverage as a result of a reduction in work hours or termination of employment. The notification will give you instructions for electing COBRA coverage, and advise you of the monthly cost. Your monthly cost is the full cost, including both Employee and Employer costs, plus a 2% administrative fee or other cost as permitted by law.

You will have up to 60 days from the date you receive notification or 60 days from the date your coverage ends to elect COBRA coverage, whichever is later. You will then have an additional 45 days to pay the cost of your COBRA coverage, retroactive to the date your Plan coverage ended.

During the 60-day election period, the Plan will, only in response to a request from a provider, inform that provider of your right to elect COBRA coverage, retroactive to the date your COBRA eligibility began.

While you are a participant in the vision Plan under COBRA, you have the right to change your coverage election:

- during Open Enrollment; and
- following a change in family status, as described under *Changing Your Coverage* in Section 2, Introduction.

**Notification Requirements**

If your covered Dependents lose coverage due to divorce, legal separation, or loss of Dependent status, you or your Dependents must notify the Plan Administrator within 60 days of the latest of:

- the date of the divorce, legal separation or an enrolled Dependent's loss of eligibility as an enrolled Dependent;
- the date your enrolled Dependent would lose coverage under the Plan; or
the date on which you or your enrolled Dependent are informed of your obligation to provide notice and the procedures for providing such notice.

You or your Dependents must also notify the Plan Administrator when a qualifying event occurs that will extend continuation coverage.

If you or your Dependents fail to notify the Plan Administrator of these events within the 60 day period, the Plan Administrator is not obligated to provide continued coverage to the affected Qualified Beneficiary. If you are continuing coverage under federal law, you must notify the Plan Administrator within 60 days of the birth or adoption of a child.

Once you have notified the Plan Administrator, you will then be notified by mail of your election rights under COBRA.

**Notification Requirements for Disability Determination**

If you extend your COBRA coverage beyond 18 months because you are eligible for disability benefits from Social Security, you must provide the Benefits Department with notice of the Social Security Administration's determination within 60 days after you receive that determination, and before the end of your initial 18-month continuation period.

The notice requirements will be satisfied by providing written notice to the Plan Administrator at the address stated in Section 11, *Important Administrative Information: ERISA*. The contents of the notice must be such that the Plan Administrator is able to determine the covered Employee and qualified beneficiary(ies), the qualifying event or disability, and the date on which the qualifying event occurred.

**Trade Act of 2002**

The Trade Act of 2002 amended COBRA to provide for a special second 60-day COBRA election period for certain Employees who have experienced a termination or reduction of hours and who lose group health plan coverage as a result. The special second COBRA election period is available only to a very limited group of individuals: generally, those who are receiving trade adjustment assistance (TAA) or 'alternative trade adjustment assistance' under a federal law called the Trade Act of 1974. These Employees are entitled to a second opportunity to elect COBRA coverage for themselves and certain family members (if they did not already elect COBRA coverage), but only within a limited period of 60 days from the first day of the month when an individual begins receiving TAA (or would be eligible to receive TAA but for the requirement that unemployment benefits be exhausted) and only during the six months immediately after their group health plan coverage ended.

If an Employee qualifies or may qualify for assistance under the Trade Act of 1974, he or she should contact the Plan Administrator for additional information. The Employee must contact the Plan Administrator promptly after qualifying for assistance under the Trade Act of 1974 or the Employee will lose his or her special COBRA rights. COBRA coverage elected during the special second election period is not retroactive to the date that Plan coverage was lost, but begins on the first day of the special second election period.
When COBRA Ends

COBRA coverage will end before the maximum continuation period shown above if:

■ you or your covered Dependent becomes covered under another group vision Plan, as long as the other plan doesn't limit your coverage due to a preexisting condition; or if the other plan does exclude coverage due to your preexisting condition, your COBRA benefits would end when the exclusion period ends;

■ you or your covered Dependent becomes eligible for, and enrolls in, Medicare after electing COBRA;

■ the first required premium is not paid within 45 days;

■ any other monthly premium is not paid within 30 days of its due date;

■ the entire Plan ends; or

■ coverage would otherwise terminate under the Plan as described in the beginning of this section.

Note: If you selected continuation coverage under a prior plan which was then replaced by coverage under this Plan, continuation coverage will end as scheduled under the prior plan or in accordance with the terminating events listed in this section, whichever is earlier.

Uniformed Services Employment and Reemployment Rights Act

An Employee who is absent from employment for more than 30 days by reason of service in the Uniformed Services may elect to continue Plan coverage for the Employee and the Employee's Dependents in accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994, as amended (USERRA).

The terms "Uniformed Services" or "Military Service" mean the Armed Forces, the Army National Guard and the Air National Guard when engaged in active duty for training, inactive duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or national emergency.

If qualified to continue coverage pursuant to the USERRA, Employees may elect to continue coverage under the Plan by notifying the Plan Administrator in advance, and providing payment of any required contribution for the health coverage. This may include the amount the Plan Administrator normally pays on an Employee's behalf. If an Employee's Military Service is for a period of time less than 31 days, the Employee may not be required to pay more than the regular contribution amount, if any, for continuation of health coverage.

An Employee may continue Plan coverage under USERRA for up to the lesser of:

■ the 24 month period beginning on the date of the Employee's absence from work; or
• the day after the date on which the Employee fails to apply for, or return to, a position of employment.

Regardless of whether an Employee continues health coverage, if the Employee returns to a position of employment, the Employee's health coverage and that of the Employee's eligible Dependents will be reinstated under the Plan. No exclusions or waiting period may be imposed on an Employee or the Employee's eligible Dependents in connection with this reinstatement, unless a Sickness or Injury is determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of military service.

You should call the Plan Administrator if you have questions about your rights to continue health coverage under USERRA.
SECTION 9 - OTHER IMPORTANT INFORMATION

What this section includes:

- Your relationship with UnitedHealthcare Vision and Columbia University;
- Relationships with providers;
- Interpretation of Benefits;
- Information and records;
- Incentives to providers and you;
- The future of the Plan; and
- How to access the official Plan documents.

Coordination of Benefits

Vision care Benefits will not be coordinated with those of any other health coverage plan.

Qualified Medical Child Support Orders (QMCSOs)

A qualified medical child support order (QMCSO) is a judgment, decree or order issued by a court or appropriate state agency that requires a child to be covered for medical benefits. Generally, a QMCSO is issued as part of a paternity, divorce, or other child support settlement.

If the Plan receives a medical child support order for your child that instructs the Plan to cover the child, the Plan Administrator will review it to determine if it meets the requirements for a QMCSO. If it determines that it does, your child will be enrolled in the Plan as your Dependent, and the Plan will be required to pay Benefits as directed by the order.

You may obtain, without charge, a copy of the procedures governing QMCSOs from the Plan Administrator.

Note: A National Medical Support Notice will be recognized as a QMCSO if it meets the requirements of a QMCSO.

Your Relationship with UnitedHealthcare Vision and Columbia University

In order to make choices about your vision care coverage and treatment, Columbia University believes that it is important for you to understand how UnitedHealthcare Vision interacts with the Plan Sponsor's benefit Plan and how it may affect you. UnitedHealthcare Vision helps administer the Plan Sponsor's benefit plan in which you are enrolled. UnitedHealthcare Vision does not provide services or make treatment decisions. This means:

- Columbia University and UnitedHealthcare Vision do not decide what care you need or will receive. You and your Provider make those decisions;
UnitedHealthcare Vision communicates to you decisions about whether the Plan will cover or pay for the vision care that you may receive (the Plan pays for Covered Vision Services, which are more fully described in this SPD); and

- the Plan may not pay for all treatments you or your Provider may believe are necessary. If the Plan does not pay, you will be responsible for the cost.

Columbia University and UnitedHealthcare Vision may use individually identifiable information about you to identify for you (and you alone) procedures, products or services that you may find valuable. Columbia University and UnitedHealthcare Vision will use individually identifiable information about you as permitted or required by law, including in operations and in research. Columbia University and UnitedHealthcare Vision will use de-identified data for commercial purposes including research.

**Relationship with Providers**

The relationships between Columbia University, UnitedHealthcare Vision and In-Network providers are solely contractual relationships between independent contractors.

Although In-Network providers may be Columbia University's agents or employees that does not change the relationship for the purposes of the benefit plan.

In-Network Providers are not agents or employees of UnitedHealthcare Vision.

Columbia University and any of its employees are not agents or employees of In-Network providers. Although they may be employees of Columbia University, that does not change the relationship for the purposes of the benefit plan.

UnitedHealthcare Vision and any of its employees are not agents or employees of In-Network providers.

Although Columbia University does provide health care services or supplies and practice medicine through their onsite clinic, that does not change the relationship for purposes of the benefit plan.

UnitedHealthcare Vision does not provide health care services or supplies, nor do they practice medicine.

Instead, Columbia University and UnitedHealthcare Vision arrange for health care providers to participate as In-Network and administer payment of Benefits. In-Network providers are independent practitioners who run their own offices and facilities. UnitedHealthcare Vision's credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.

Although In-Network Providers may be Columbia University's employees, that does not change the relationship for the purposes of the benefit plan.

In-Network Providers are not employees of UnitedHealthcare Vision.

Columbia University and UnitedHealthcare Vision do not have any other relationship with In-Network providers such as principal-agent or joint venture. Columbia University and UnitedHealthcare Vision are not liable for any act or omission of any provider.

UnitedHealthcare Vision is not considered to be an employer of the Plan Administrator for any purpose with respect to the administration or provision of benefits under this Plan.
Columbia University is solely responsible for:

- enrollment and classification changes (including classification changes resulting in your enrollment or the termination of your coverage);
- the timely payment of Benefits; and
- notifying you of the termination or modifications to the Plan.

Your Relationship with Providers

The relationship between you and any provider is that of provider and patient. Your provider is solely responsible for the quality of the services provided to you. You:

- are responsible for choosing your own provider;
- are responsible for paying, directly to your provider, any amount identified as a member responsibility, including Copayments and any amount that exceeds Eligible Expenses;
- are responsible for paying, directly to your provider, the cost of any non-Covered Vision Service;
- must decide if any provider treating you is right for you (this includes In-Network providers you choose and providers to whom you have been referred); and
- must decide with your provider what care you should receive.

Interpretation of Benefits

Columbia University and UnitedHealthcare Vision have the sole and exclusive discretion to do all of the following:

- interpret Benefits under the Plan;
- interpret the other terms, conditions, limitations and exclusions of the Plan, including this SPD, the Schedule of Benefits and any Addendums, Summary Material Modification (SMMs) and/or Amendments; and
- make factual determinations related to the Plan and its Benefits.

Columbia University and UnitedHealthcare Vision may delegate this discretionary authority to other persons or entities including Claims Administrator’s affiliates that may provide services in regard to the administration of the Plan. The identity of the service providers and the nature of their services may be changed from time to time in Plan Sponsor's and the Claims Administrator’s discretion. In order to receive Benefits, you must cooperate with those service providers.

In certain circumstances, for purposes of overall cost savings or efficiency, Columbia University may, in its discretion, offer Benefits for services that would otherwise not be Covered Vision Services. The fact that Columbia University does so in any particular case shall not in any way be deemed to require Columbia University to do so in other similar cases.
Information and Records

Columbia University and UnitedHealthcare Vision may use your individually identifiable health information to administer the Plan and pay claims, to identify procedures, products, or services that you may find valuable, and as otherwise permitted or required by law. Columbia University and UnitedHealthcare Vision may request additional information from you to decide your claim for Benefits. Columbia University and UnitedHealthcare Vision will keep this information confidential. Columbia University and UnitedHealthcare Vision may also use your de-identified data for commercial purposes, including research, as permitted by law.

By accepting Benefits under the Plan, you authorize and direct any person or institution that has provided services to you to furnish Columbia University and UnitedHealthcare Vision with all information or copies of records relating to the services provided to you. Columbia University and UnitedHealthcare Vision have the right to request this information at any reasonable time. This applies to all Covered Persons, including Enrolled Dependents whether or not they have signed the Employee's enrollment form. Columbia University and UnitedHealthcare Vision agree that such information and records will be considered confidential.

Columbia University and UnitedHealthcare Vision have the right to release any and all records concerning health care services which are necessary to implement and administer the terms of the Plan, for appropriate review or quality assessment, or as Columbia University is required to do by law or regulation. During and after the term of the Plan, Columbia University and UnitedHealthcare Vision and its related entities may use and transfer the information gathered under the Plan in a de-identified format for commercial purposes, including research and analytic purposes.

For complete listings of your medical records or billing statements Columbia University recommends that you contact your care provider. Providers may charge you reasonable fees to cover their costs for providing records or completing requested forms.

If you request forms or records from UnitedHealthcare Vision, they also may charge you reasonable fees to cover costs for completing the forms or providing the records.

In some cases, Columbia University and UnitedHealthcare Vision will designate other persons or entities to request records or information from or related to you, and to release those records as necessary. UnitedHealthcare Vision's designees have the same rights to this information as does the Plan Administrator.

Incentives to Providers

In-Network providers may be provided financial incentives by UnitedHealthcare Vision to promote the delivery of care in a cost efficient and effective manner. These financial incentives are not intended to affect your access to care.

Examples of financial incentives for In-Network providers are:
- bonuses for performance based on factors that may include quality, member satisfaction, and/or cost-effectiveness; or

- a practice called capitation which is when a group of In-Network providers receives a monthly payment from UnitedHealthcare Vision for each Covered Person who selects an In-Network provider within the group to perform or coordinate certain health services. The In-Network providers receive this monthly payment regardless of whether the cost of providing or arranging to provide the Covered Person's care is less than or more than the payment.

If you have any questions regarding financial incentives you may contact UnitedHealthcare Vision. You can ask whether your In-Network provider is paid by any financial incentive, including those listed above; however, the specific terms of the contract, including rates of payment, are confidential and cannot be disclosed. In addition, you may choose to discuss these financial incentives with your In-Network provider.

**Incentives to You**

Sometimes you may be offered coupons or other incentives to encourage you to participate in various wellness programs or certain disease management programs. The decision about whether or not to participate is yours alone but Columbia University recommends that you discuss participating in such programs with your Provider. These incentives are not Benefits and do not alter or affect your Benefits.

**Workers' Compensation Not Affected**

Benefits provided under the Plan do not substitute for and do not affect any requirements for coverage by workers' compensation insurance.

**Future of the Plan**

Although Columbia University expects to continue the Plan indefinitely, it reserves the right to discontinue, alter or modify the Plan in whole or in part, at any time and for any reason, at its sole determination.

Columbia University's decision to terminate or amend a Plan may be due to changes in federal or state laws governing employee benefits, the requirements of the Internal Revenue Code or Employee Retirement Income Security Act of 1974 (ERISA), or any other reason. A plan change may transfer plan assets and debts to another plan or split a plan into two or more parts. If Columbia University does change or terminate a plan, it may decide to set up a different plan providing similar or different benefits.

If this Plan is terminated, Covered Persons will not have the right to any other Benefits from the Plan, other than for those claims incurred prior to the date of termination, or as otherwise provided under the Plan. In addition, if the Plan is amended, Covered Persons may be subject to altered coverage and Benefits.

The amount and form of any final benefit you receive will depend on any Plan document or contract provisions affecting the Plan and Company decisions. After all Benefits have been
paid and other requirements of the law have been met, certain remaining Plan assets will be turned over to Columbia University and others as may be required by any applicable law.

**Plan Document**

This Summary Plan Description (SPD) represents an overview of your Benefits. In the event there is a discrepancy between the SPD and the official plan document, the plan document will govern. A copy of the plan document is available for your inspection during regular business hours in the office of the Plan Administrator. You (or your personal representative) may obtain a copy of this document by written request to the Plan Administrator, for a nominal charge.

**Review and Determine Benefits in Accordance with UnitedHealthcare Reimbursement Policies**

UnitedHealthcare develops its reimbursement policy guidelines, in its sole discretion, in accordance with one or more of the following methodologies:

- As indicated in the most recent edition of the Current Procedural Terminology (CPT), a publication of the American Medical Association, and/or the Centers for Medicare and Medicaid Services (CMS).
- As reported by generally recognized professionals or publications.
- As used for Medicare.
- As determined by medical staff and outside medical consultants pursuant to other appropriate sources or determinations that UnitedHealthcare accepts.

Following evaluation and validation of certain provider billings (e.g., error, abuse and fraud reviews), UnitedHealthcare's reimbursement policies are applied to provider billings. UnitedHealthcare shares its reimbursement policies with Physicians and other providers in UnitedHealthcare's Network through UnitedHealthcare's provider website. Network Physicians and providers may not bill you for the difference between their contract rate (as may be modified by UnitedHealthcare's reimbursement policies) and the billed charge. However, non-Network providers are not subject to this prohibition, and may bill you for any amounts the Plan does not pay, including amounts that are denied because one of UnitedHealthcare's reimbursement policies does not reimburse (in whole or in part) for the service billed. You may obtain copies of UnitedHealthcare's reimbursement policies for yourself or to share with your non-Network Physician or provider by going to [www.myuhc.com](http://www.myuhc.com) or by calling the telephone number on your ID card.
SECTION 10 - GLOSSARY

What this section includes:
■ Definitions of terms used throughout this SPD.

Many of the terms used throughout this SPD may be unfamiliar to you or have a specific meaning with regard to the way the Plan is administered and how Benefits are paid. This section defines terms used throughout this SPD, but it does not describe the Benefits provided by the Plan.

Addendum – any attached written description of additional or revised provisions to the Plan. The benefits and exclusions of this SPD and any Amendments thereto shall apply to the Addendum except that in the case of any conflict between the Addendum and SPD and/or Amendments to the SPD, the Addendum shall be controlling.

Amendment – any attached written description of additional or alternative provisions to the Plan. Amendments are effective only when distributed by the Plan Sponsor or the Plan Administrator. Amendments are subject to all conditions, limitations and exclusions of the Plan, except for those that the Amendment is specifically changing.

Benefits – Plan payments for Covered Vision Services, subject to the terms and conditions of the Plan and any Addendums and/or Amendments.

Claims Administrator – UnitedHealthcare Vision (also known as UnitedHealthcare Service LLC.) and its affiliates, who provide certain claim administration services for the Plan.

COBRA – see Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Company – Columbia University.

Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) – a federal law that requires employers to offer continued health insurance coverage to certain employees and their dependents whose group health insurance has been terminated.

Copayment (or Copay) – the set dollar amount you are required to pay for certain Covered Vision Services as described in Section 3, How the Plan Works.

Covered Person – either the Employee or an enrolled Dependent only while enrolled and eligible for Benefits under the Plan. References to "you" and "your" throughout this SPD are references to a Covered Person.

Covered Vision Services – including services, or supplies, which the Claims Administrator determines to be:
■ not provided for the convenience of the Covered Person, Provider, facility or any other person;
■ included in Sections 4 and 5, Plan Highlights and Additional Coverage Details; and
provided to a Covered Person who meets the Plan's eligibility requirements, as described under *Eligibility* in Section 2, *Introduction*.

**Covered Contact Lens Selection** – a selection of available contact lenses that may be obtained from an In-Network Provider on a covered-in-full basis, subject to payment of any applicable Copayment.

**Dependent** – an individual who meets the eligibility requirements specified in the Plan, as described under *Eligibility* in Section 2, *Introduction*. A Dependent does not include anyone who is also enrolled as an Employee. No one can be a Dependent of more than one Employee.

**Domestic Partner** – an individual of the same sex with whom you have established a domestic partnership as described below.

A domestic partnership is a relationship between an Employee and one other person of the same sex. Both persons must:

- not be so closely related that marriage would otherwise be prohibited;
- not be legally married to, or the Domestic Partner of, another person under either statutory or common law;
- be at least 18 years old;
- live together and share the common necessities of life;
- be mentally competent to enter into a contract;
- be financially interdependent; and
- They must have power of attorney.

The Employee and Domestic Partner must jointly sign an affidavit of domestic partnership provided by the Benefits Department upon your request.

**Eligible Expenses** – charges for Covered Vision Services that are provided while the Plan is in effect, determined as follows:

<table>
<thead>
<tr>
<th>For:</th>
<th>Eligible Expenses are Based On:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network Benefits</td>
<td>▪ contracted rates with the provider.</td>
</tr>
<tr>
<td>Out-of-Network Benefits</td>
<td>▪ billed amounts up to the Maximum Out-of-Network Benefit.</td>
</tr>
</tbody>
</table>

For certain Covered Vision Services, you are required to pay a percentage of Eligible Expenses in the form of a Copay.

Eligible Expenses are subject to the Claims Administrator's reimbursement policy guidelines.
**Employee** – a full-time Employee or eligible part-time Employee of the Employer who meets the eligibility requirements specified in the Plan, as described under *Eligibility* in Section 2, *Introduction*. An Employee must live and/or work in the United States.

**Employee Retirement Income Security Act of 1974 (ERISA)** – the federal legislation that regulates retirement and employee welfare benefit programs maintained by employers and unions.

**Employer** – Columbia University.

**EOB** – see Explanation of Benefits (EOB).


**Explanation of Benefits (EOB)** – a statement provided by UnitedHealthcare Vision to you, your Provider, or another health care professional that explains:

- the Benefits provided (if any);
- the allowable reimbursement amounts;
- any other reductions taken;
- the net amount paid by the Plan; and
- the reason(s) why the service or supply was not covered by the Plan.

**Foreign Services** – services provided outside the U.S. and U.S. Territories.

**Locations** – means the offices of In-Network Providers.

**Materials** – means lenses, frames and contact lenses.

**Maximum Out-of-Network Benefit** – the maximum amount the Plan will pay for Benefits for a particular service. See the first table in Section 4, *Plan Highlights*, for the Maximum Out-of-Network Benefit amount.

**In-Network** – when used to describe a provider of health care services, this means a Provider that has a participation agreement in effect (either directly or indirectly) with the Claims Administrator or with its affiliate to participate in the In-Network; however, this does not include those providers who have agreed to discount their charges for Covered Vision Services. The Claims Administrator's affiliates are those entities affiliated with the Claims Administrator through common ownership or control with the Claims Administrator or with the Claims Administrator's ultimate corporate parent, including direct and indirect subsidiaries.

A provider may enter into an agreement to provide only certain Covered Vision Services, but not all Covered Vision Services, or to be an In-Network provider for only some products. In this case, the provider will be an In-Network provider for the Covered Vision Services and products included in the participation agreement, and an Out-of-Network provider for other
Covered Vision Services and products. The participation status of providers will change from time to time.

**In-Network Benefits** - description of how Benefits are paid for Covered Vision Services provided by In-Network Providers. Refer to Section 4, *Plan Highlights* for details about how In-Network Benefits apply.


**Open Enrollment** – the period of time, determined by Columbia University, during which eligible Employees may enroll themselves and their Dependents under the Plan. Columbia University determines the period of time that is the Open Enrollment period.


**Plan Administrator** – The Trustees of Columbia University in the City of New York or its designee.

**Plan Sponsor** – Columbia University.

**Plan Year** – a period of time beginning with the Plan anniversary date of any year and terminating exactly one year later. If the Plan anniversary date is February 29, such date will be considered to be February 28 in any year having no such date.

**Provider** – any optometrist, ophthalmologist, optician or other person who is properly licensed and qualified by law to provide Services.

**Retired Employee** – an Employee who retires while covered under the Plan.

**Services** – any covered benefit listed in Section 5, *Additional Coverage Details*.

**Spouse** – an individual to whom you are legally married or a Domestic Partner as defined in this section.
SECTION 11 - IMPORTANT ADMINISTRATIVE INFORMATION: ERISA

What this section includes:
■ Plan administrative information, including your rights under ERISA.

This section includes information on the administration of the vision Plan, as well as information required of all Summary Plan Descriptions by ERISA as defined in Section 10, Glossary. While you may not need this information for your day-to-day participation, it is information you may find important.

Plan Sponsor and Administrator
Columbia University is the Plan Sponsor and Plan Administrator of the Columbia University in the City of New York Group Benefits Plan and has the discretionary authority to interpret the Plan. You may contact the Plan Administrator at:

Plan Administrator – Vision Plan
Columbia University
615 West 131st Street
4th Floor
New York, NY 10027
(212) 851-7000

Claims Administrator
UnitedHealthcare Vision is the Plan's Claims Administrator. The role of the Claims Administrator is to handle the day-to-day administration of the Plan's coverage as directed by the Plan Administrator, through an administrative agreement with Columbia University. The Claims Administrator shall not be deemed or construed as an employer for any purpose with respect to the administration or provision of Benefits under the Plan Sponsor's Plan. The Claims Administrator shall not be responsible for fulfilling any duties or obligations of an employer with respect to the Plan Sponsor's Plan.

You may contact the Claims Administrator by phone or in writing at:

UnitedHealthcare Service LLC.
2950 Expressway Drive South
Suite 240
Islandia, NY 11749-1412

Agent for Service of Legal Process
Should it ever be necessary, you or your personal representative may serve legal process on the agent of service for legal process for the Plan. The Plan's Agent of Service is:

Agent for Legal Process – Vision Plan
Columbia University
615 West 131st Street
4th Floor
New York, NY 10027
(212) 851-7000

Legal process may also be served on the Plan Administrator.
Other Administrative Information

This section of your SPD contains information about how the Plan is administered as required by ERISA.

Type of Administration

The Plan is a self-funded welfare Plan and the administration is provided through one or more third party administrators.

<table>
<thead>
<tr>
<th>Plan Name:</th>
<th>Columbia University in the City of New York Group Benefits Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Number:</td>
<td>515</td>
</tr>
<tr>
<td>Employer ID:</td>
<td>13-5598093</td>
</tr>
<tr>
<td>Plan Type:</td>
<td>Welfare benefits plan</td>
</tr>
<tr>
<td>Plan Year:</td>
<td>January 1 – December 31</td>
</tr>
<tr>
<td>Plan Administration:</td>
<td>Self-Insured</td>
</tr>
<tr>
<td>Source of Plan Contributions:</td>
<td>Employee and Columbia University</td>
</tr>
</tbody>
</table>

Your ERISA Rights

As a participant in the Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that all Plan participants shall be permitted to:

- receive information about Plan Benefits;

- examine, without charge, at the Plan Administrator's office and at other specified worksites, all plan documents – including pertinent insurance contracts, collective bargaining agreements (if applicable), and other documents available at the Public Disclosure Room of the Employee Benefits Security Administration; and

- obtain copies of all Plan documents and other Plan information, including insurance contracts and collective bargaining agreements (if applicable), and updated Summary Plan Descriptions, by writing to the Plan Administrator. The Plan Administrator may make a reasonable charge for copies.

You can continue coverage for yourself, Spouse or Dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your Dependents may have to pay for such coverage. Review this Summary Plan Description and the Plan documents to understand the rules governing your COBRA continuation coverage rights.

If your claim for a Plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. See Section 7, Claims Procedures, for details.
Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest summary annual report from the Plan, and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent for reasons beyond the control of the Plan Administrator.

If you have a claim for Benefits, which is denied or ignored, in whole or in part, and you have exhausted the administrative remedies available under the Plan, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that the Plan's fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court.

The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees; for example, if it finds your claim is frivolous.

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or write to the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W. Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at (800)-998-7542.

The Plan's Benefits are administered by Columbia University, the Plan Administrator. UnitedHealthcare Vision is the Claims Administrator and processes claims for the Plan and provides appeal services; however, UnitedHealthcare Vision and Columbia University are not responsible for any decision you or your Dependents make to receive treatment, services or supplies from a provider. UnitedHealthcare Vision and Columbia University are neither liable nor responsible for the treatment, services or supplies you receive from providers.
ATTACHMENT I – NONDISCRIMINATION AND ACCESSIBILITY REQUIREMENTS

When the Plan uses the words "Claims Administrator" in this Attachment, it is a reference to UnitedHealthcare Service LLC, on behalf of itself and its affiliated companies.

The Claims Administrator on behalf of itself and its affiliated companies complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. UnitedHealthcare does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Claims Administrator provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters
- Information written in other languages

If you need these services, please call the toll-free member number on your health plan ID card, TTY 711 or the Plan Sponsor.

If you believe that the Claims Administrator has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in writing by mail or email with the Civil Rights Coordinator identified below. A grievance must be sent within 60 calendar days of the date that you become aware of the discriminatory action and contain the name and address of the person filing it along with the problem and the requested remedy.

A written decision will be sent to you within 30 calendar days. If you disagree with the decision, you may file an appeal within 15 calendar days of receiving the decision.

<table>
<thead>
<tr>
<th>Claims Administrator Civil Rights Coordinator</th>
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</thead>
<tbody>
<tr>
<td>UnitedHealthcare Service LLC Civil Rights Coordinator</td>
</tr>
<tr>
<td>UnitedHealthcare Civil Rights Grievance</td>
</tr>
<tr>
<td>P.O. Box 30608</td>
</tr>
<tr>
<td>Salt Lake City, UT 84130</td>
</tr>
<tr>
<td>The toll-free member phone number listed on your health plan ID card, TTY 711</td>
</tr>
<tr>
<td><a href="mailto:UHC_Civil_Rights@UHC.com">UHC_Civil_Rights@UHC.com</a></td>
</tr>
</tbody>
</table>

If you need help filing a grievance, the Civil Rights Coordinator identified above is available to help you.
You can also file a complaint directly with the U.S. Dept. of Health and Human services online, by phone or mail:

Online  https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are available at  http://www.hhs.gov/ocr/office/file/index.html

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201
ATTACHMENT II – GETTING HELP IN OTHER LANGUAGES OR FORMATS

You have the right to get help and information in your language at no cost. To request an interpreter, call the toll-free member phone number listed on your health plan ID card, press 0. TTY 711.

This letter is also available in other formats like large print. To request the document in another format, please call the toll-free member phone number listed on your health plan ID card, press 0. TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

<table>
<thead>
<tr>
<th>Language</th>
<th>Translated Taglines</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Albanian</td>
<td>Ju keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të kërkuar një përkthyes, telefononi në numrin që gjendet në kartën e planit tuaj shëndetësor, shtypni 0. TTY 711.</td>
</tr>
<tr>
<td>2. Amharic</td>
<td>዆ነ ይምረ크 አስታታ መがあります እርዳታና በቋንቋዎ የማግኝት መብት እንዲቀርብል ከፈለጉ በጤና ፕላን መታወቂያዎት ላይ ባለው በተጻ መስመር ስልክ ይደውሉና 0 ያጫኑ። TTY 711</td>
</tr>
<tr>
<td>3. Arabic</td>
<td>لك الحق في الحصول على المساعدة والمعلومات بلغتك دون تحمل أي تكلفة. لطلب مترجم فوري، اتصل برقم الهاتف المجاني الخاص بالأعضاء المدرج ببطاقة مُعرّف العضو (ID) فوق الذكر، واضغط على 0. الهاتف النصي (TTY) 711</td>
</tr>
<tr>
<td>4. Armenian</td>
<td>Թարգմանիչ պահանջէլու համար, զանգահարե՛ք Ձեր առողջապահական ծրագրի ինքնության (ID) տոմսի վրա նշված անվճար Անդամնէրի հէռախոսահամարով, սեղմե՛ք 0։ TTY 711</td>
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<tr>
<td>5. Bantu-Kirundi</td>
<td>Urafise uburenganzira bwo kuronka ubufasha n’amakuru mu rurimi rwawe ku buntu. Kugira usabe umusemuzi, hamagara inomero ya telephone y’ubuntu yagenewe abanywanyi iri ku rutonde ku karangamuntu k’umugambi rwawe w’ubuzima, fyonda 0. TTY 711</td>
</tr>
<tr>
<td>6. Bisayan-Visayan</td>
<td>Aduna kay katungod nga mangayo og tabang ug impormasyon sa imong lengguwahè nga malay bayad. Aron mohangyo og tighubad, tawag sa toll-free nga numero sa telepono sa miyembro nga nakalista sa imong ID kard sa plano sa panglawas, pindota ang 0. TTY 711</td>
</tr>
<tr>
<td>7. Bengali-Bangala</td>
<td>অনুরূপকের অনুরূপ থাকলে, আপনার স্বাস্থ্য পরিকল্পনার আই ডি কার্ড এ তালিকাভুক্ত ও কর দিতে হবে না এমন টেলিফোন নম্বরে ফোন করন। (০) শূণ্য চাপুন। TTY 711</td>
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<tr>
<td>8. Burmese</td>
<td>ဗဲ့အားကောင်းမှုကို အခြေခံ၍ အခြေအနေတော့ မိန့်မားသော အခြေအနေအတွက် လွှဲပြောင်း စေရန် ကားခွင့် ရစ်သည်။ (0) မိုးမိုးထားပါ။ TTY 711</td>
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<tr>
<td>Language</td>
<td>Translated Taglines</td>
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<td>------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>9. Cambodian-Mon-Khmer</td>
<td>អ្នកមានសិទ្ធិទ្ទ្ួលជំនួយ និងព័ត៌មានជាភាសារបស់អ្នក ដោយមិនអ្ស់ថ្លៃ។ ដ ើមបីដសនើស ំអ្នកបកប្រប សូមទ្ូរស័ពទដៅដលខឥតដេញថ្លៃ សំរាប់សមាជិក ប្ លមានកត់ដៅកនុងប័ណ្ណ ID គំដរាងស ខភាពរបស់អ្នក រួេដ ើយេ េ 0 ។ TTY 711</td>
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<tr>
<td>10. Cherokee</td>
<td>ႋᏝᎷᏲᏝᎨᏲᏝᏙᏙᏙᏙᎩᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙ� ႋᏝᎷᏲᏝᎨᏲᏝᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙᏙ� 0 .BooleanField 0. TTY 711</td>
</tr>
<tr>
<td>11. Chinese</td>
<td>您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥打您健保計劃會員卡上的免付費會員註冊電話號碼，再按 0。聴力語言殘障服務專線 711</td>
</tr>
<tr>
<td>12. Choctaw</td>
<td>Chim anumpa ya, apela micha nana aijima yvt nan aivli keyu h0 ish isha hinla kvt chim aivlhpesa. Tosholi ya asilhha chij hokmvt chj achukmaka holisso kallo iskitini ya tvli aianumpuli holhtena ya ibai achyftha yvt peh pila h0 ish i paya cha 0 ombetipa. TTY 711</td>
</tr>
<tr>
<td>13. Cushite-Oromo</td>
<td>Kaffaltii male afana keessaninii odeeffannoofi deeggarsa argachuuf mirga ni qabdu. Turjumaana gaafachuufis sarara bilbilaa kan bilisaa waraca cenyummaa karoora fayyaa keerratti tarreefame bilbiluun, 0 tuqi. TTY 711</td>
</tr>
<tr>
<td>14. Dutch</td>
<td>U heeft het recht om hulp en informatie in uw taal te krijgen zonder kosten. Om een tolk aan te vragen, bel ons gratis nummer die u op uw ziekteverzekeringskaart treft, druk op 0. TTY 711</td>
</tr>
<tr>
<td>15. French</td>
<td>Vous avez le droit d'obtenir gratuitement de l'aide et des renseignements dans votre langue. Pour demander à parler à un interprète, appelez le numéro de téléphone sans frais figurant sur votre carte d' affilié du régime de soins de santé et appuyez sur la touche 0. ATS 711</td>
</tr>
<tr>
<td>16. French Creole-Haitian Creole</td>
<td>Ou gen dwa pou jwenn èd ak enfòmasyon nan lang natifnatal ou gratis. Pou mande yon entèprèt, rele nimewo gratis manm lan ki endike sou kat ID plan sante ou, peze 0. TTY 711</td>
</tr>
<tr>
<td>17. German</td>
<td>Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um einen Dolmetscher anzufordern, rufen Sie die gebührenfreie Nummer auf Ihrer Krankenversicherungskarte an und drücken Sie die 0. TTY 711</td>
</tr>
<tr>
<td>18. Greek</td>
<td>Έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να ζητήσετε διερμηνεία, καλέστε το δωρεάν αριθμό τηλεφώνου που βρίσκεται στην κάρτα μέλους ασφάλισης, πατήστε 0. TTY 711</td>
</tr>
<tr>
<td>Language</td>
<td>Translated Taglines</td>
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<td>------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>19. Gujarati</td>
<td>તમને વિવિધ ભંડારે મેદાન રીતે તમારી ભાષામાં ભયાંતિ મળવાનાં અધિકાર છે. ઇવાલ્યિયા માટે વિનંતી કરવી, તમારા હેલ્થ પલાન ID કાર્ડ ઉપલબ્ધ પ્લાન ID કાર્ડ ઉપર હેલ્થ પલાન ID સ્ટ્રિપ નંબર ઉપર કોલ કરો, 0 થ્રીઓ. TTY 711</td>
</tr>
<tr>
<td>20. Hawaiian</td>
<td>He pono ke kōkua ‘ana aku ia ‘oe ma ka maopopo ‘ana o keia ‘ike ma loko o kāu ‘olelo pono ‘i me ka uku ‘ole ‘ana. E kama’ilio ‘oe me kekahi kanaka unuhi, e kāhca i ka helu kelepona kāki ‘ole ma kou kāleka olakino, a e kaomi i ka helu 0. TTY 711.</td>
</tr>
<tr>
<td>21. Hindi</td>
<td>आप के पास अपनी भाषा में सहायता एवं जानकारी निष्कृत प्राप्त करने का अधिकार है। दुबारा के लिए अनुरोध करने के लिए, अपने हैल्थ प्लान ID कार्ड पर सूचीबद्ध टोल-फ्री नंबर पर फोन करें, 0 दबाएं। TTY 711</td>
</tr>
<tr>
<td>22. Hmong</td>
<td>Koj muaj cai tau kev pab thiab tau cov ntaub ntawv sau uao koj hom lus pub dawb. Yog xav tau ib tug neeg txhais, hu tus xov tooj rau tswv cuab hu dawb uas sau muaj nyob ntawm koj daim yuaj them nqi kho mob, nias 0. TTY 711.</td>
</tr>
<tr>
<td>23. Ibo</td>
<td>Inwere ikike inweta enyemaka nakwa ịmụta aṣụṣụ ị g n’efu n’akwụghị ṣụgọ. Maka ikpọtụrụ onye n’ụghara okwu, kpọ akara ekwentị nke dị nákwa’kwọ n’ụjịmara gị nke emere maka ahụgị gị, pia 0. TTY 711.</td>
</tr>
<tr>
<td>24. Ilocano</td>
<td>Adda karbengam nga makaala ti tulong ken impormasyon iti pagsasaom nga libre. Tapno agdawat iti maysa nga agipatarus, tumawag iti toll-free nga numero ti telepono nga para kada iti kameng nga nakalista ayan ti ID card mo para ti plano ti salun-at, ipindut ti 0. TTY 711</td>
</tr>
<tr>
<td>25. Indonesian</td>
<td>Anda berhak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa dikenakan biaya. Untuk meminta bantuan penerjemah, hubungi nomor telepon anggota, bebas pulsa, yang tercatat pada kartu ID rencana kesehatan Anda, tekan 0. TTY 711</td>
</tr>
<tr>
<td>26. Italian</td>
<td>Hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per richiedere un interprete, chiami il numero telefonico verde indicato sulla tua tessera identificativa del piano sanitario e premi lo 0. Dispositivi per non udenti/TTY: 711</td>
</tr>
<tr>
<td>Language</td>
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</tr>
<tr>
<td>27. Japanese</td>
<td>ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳をご希望の場合は、医療プランのIDカードに記載されているメンバー用のフリーダイヤルまで電話の上、0を押してください。TTY専用番号は711です。</td>
</tr>
<tr>
<td>28. Karen</td>
<td>귀하는 도움과 정보를 귀하의 언어로 이용 부담없이 얻을 수 있는 권리가 있습니다. 통역사를 요청하기 위해서는 귀하의 플랜 ID카드에 기재된 무료 회원 전화번호로 전화하여 0번을 누르십시오. TTY 711</td>
</tr>
<tr>
<td>29. Korean</td>
<td>귀하는 도움과 정보를 귀하의 언어로 이용 부담없이 얻을 수 있는 권리가 있습니다. 통역사를 요청하기 위해서는 귀하의 플랜 ID카드에 기재된 무료 회원 전화번호로 전화하여 0번을 누르십시오. TTY 711</td>
</tr>
<tr>
<td>30. Kru- Bassa</td>
<td>Ni gwe kunde I bat mahola ni mawin u hop nan niphehmes be to dolla. Yu kwel ni Kobol mahop seblana, soho ni sebel numa I ni tehe mu I ticket I docta I nan, bep 0. TTY 711</td>
</tr>
<tr>
<td>31. Kurdish-Sorani</td>
<td>مافەی نەوەیە کە ببەرەمبەر، بارەمانی و زانەنەر پەیوەست بە زەمانی خۆت وەرگێت. بو داوەکنی وەرگێکەی زارکی، پەیوەندی بەکە بە زەمانیەکەکەی نەورسراو لەکۆر نای دی کارەوە دەناویی پلەیی تەنەوشتە خۆت و پاشان 0 داگە. TTY 711</td>
</tr>
<tr>
<td>32. Laotian</td>
<td>ກັບການເປັນເພື່ອນາຍພາສາແລະໂທທີ່ໃຊ້ໃນບັດສະມາຊິກຂອງທ່ານບໍ່ມີກ່ຽວກັບຈິງ. ແຕ່ໜ້າຂອງພາສາກາງ,ໂທລະສັບສາຂາຕໍ່ເຈົ່າຂະບວນໃຈຢ່າງງານຕໍ່ເຈົ່າໃຊ້ໂທລະສັບສາຂາວັນ,ທ່ານຕໍ່ເຈົ່າໃຊ້ໂທລະສັບສາຂາວັນທາງໂທລະສັບສາຂາລາຍສັກນີ້ທີ່ TTY 711</td>
</tr>
<tr>
<td>33. Marathi</td>
<td>आपल्यािा आपल्या भाषेत षवनामूल्य मदत आणि माहहती लमळण्याचा अधिकार आहे. दूभाषकास षवनंती करण्यासाठी आपल्यािा आरोग्य योजना ओळखपत्रावरीि सूचीबध्द केिेल्या सदस्यास षवनामूल्य फोन नंबरवर संपकड करण्यासाठी दाबा 0. TTY 711</td>
</tr>
<tr>
<td>34. Marshallese</td>
<td>Eor am maroñ ŋan bok jipañ im melele ilo kajin eo am ilo ejelok wōnāān. ņan kajjiték ŋan juon ri-ukok, kúrlok nōmba eo emōj an jeje ilo kaat in ID in karōk in ājmour eo am, jiped 0. TTY 711</td>
</tr>
<tr>
<td>35. Micronesian-</td>
<td>Komw ahneki manaman unsek komwi en alehdi sawas oh mengihtik ni pein omwi tungoa lokaia ni soh isepe. Pwen peki sawas en soun kawehweh, eker delepwohn nempe ong towehkan me soh isepe me ntingihdi ni pein omwi doaropwe me pid koasoandi en kehl, padik 0. TTY 711</td>
</tr>
<tr>
<td>Pohnpeian</td>
<td>Komw ahneki manaman unsek komwi en alehdi sawas oh mengihtik ni pein omwi tungoa lokaia ni soh isepe. Pwen peki sawas en soun kawehweh, eker delepwohn nempe ong towehkan me soh isepe me ntingihdi ni pein omwi doaropwe me pid koasoandi en kehl, padik 0. TTY 711</td>
</tr>
<tr>
<td>36. Navajo</td>
<td>T’áá jíík’eh doo bááh ’alñígóó bee baa hane’ígíí t’áá ni nizaáád bee niká’e’eyeego bee ná’ahoot’í. ’Ata’ halne’í la yínikeegò, ninaatssoos nílt’iz7 ’ats’77s bee baa’ahay1 bee n44hozin7g77</td>
</tr>
<tr>
<td>Language</td>
<td>Translated Taglines</td>
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</tr>
<tr>
<td>Nepali</td>
<td>तपाईंले आफ्नो भाषामा निःशुल्क सहयोग र जानकारी प्राप्त गने अधिकार तपाईंसँग छ। अनुष्ठान प्राप्त गरीपाई तपाईंको स्वास्थ्य योजना परंपरा बाटै आफ्नो सुचीकृत टोल-फ्री सहयोग भोजन समयक गनुहोस्। 0 थिक्नुहोस्। TTY 711</td>
</tr>
<tr>
<td>Nilotic-Dinka</td>
<td>Yín nóŋ lóng bě yi kuùny nè wèrèyic de thọng du àbàc ke cín wêu tááue ke piny. Æcán bá rán yè kóc gër thok thiéé, ke yìn cöl námjà yenc yúp àbàc de ràn tóng yè kóc wáár thok tò nè ID kat duón de pànákìm yic, tháỳ 0 yic. TTY 711.</td>
</tr>
<tr>
<td>Norwegian</td>
<td>Du har rett til å få gratis hjelp og informasjon på ditt eget språk. For å be om en tolk, ring gratissnummeret for medlemmer som er oppført på helselabel ditt og trykk 0. TTY 711</td>
</tr>
<tr>
<td>Pennsylvania Dutch</td>
<td>Du hoscht die Recht fer Hilf un Information in deine Schprooch griege, fer nix. Wann du en Iwwersetzer hawwe wilscht, kännscht du die frei Telefoni Nummer uff dei Gesundheit Blann ID Kaarde yuuse, dricke 0. TTY 711</td>
</tr>
<tr>
<td>Persian-Farsi</td>
<td>شما حق دارید که مکم و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. برای درخواست متجم مترجم شفاهی با شماره تلفن رایگان در کارت شناسایی برنامه بهداشتی خود تماس حاصل نموده و 0 را فشار دهید. TTY 711</td>
</tr>
<tr>
<td>Punjabi</td>
<td>ਤੁਹਾਡੇ ਕੋਲ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਸਹਾਇਤਾ ਅਤੇ ਜਾਣਕਾਰੀ ਮੁਫ਼ਤ ਪਰਾਪਤ ਕਰਨ ਦਾ ਅਵਿਕਾਰ ਹੈ। ਦੁਬਾਸ਼ੀ ਲਈ ਤੁਹਾਡੇ ਹੈਲਥ ਪਲਾਨ ਆਈਡੀ ਵਦਿੱਤੇ ਗਏ ਟਾਿੱਲ ਫਰੀ ਮੈਂਬਰ ਫ਼ੋਨ ਨ ਰ ਬਰ ਟੀਟੀ ਾਈ 711 ਤੇ ਕਾਿੱਲ ਕਰੋ, 0 ਦਿੱਬੋ</td>
</tr>
<tr>
<td>Language</td>
<td>Translated Taglines</td>
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</tr>
<tr>
<td>48. Serbo-Croatian</td>
<td>Imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste zatražili prevodioca, nazovite besplatni broj naveden na iskaznici Vašeg zdravstenog osiguranja i pritisnite 0. TTY 711.</td>
</tr>
<tr>
<td>49. Spanish</td>
<td>Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0. TTY 711</td>
</tr>
<tr>
<td>50. Sudanic-Fulfulde</td>
<td>Diffi haka maa mbalefaa kadin kebaa habaru nnder wolde maa naa maa a yobii. To a yidi pirtoowo, noddu limgal mo telefol caahu limtaa nnder kaativol ID maa nga njamu, nyo’u 0. TTY 711.</td>
</tr>
<tr>
<td>51. Swahili</td>
<td>Una haki ya kupata msaada na taarifa kwa lugha yako bila gharama. Kuomba mkalimani, piga nambariya wanachama ya bire iliyoorodheshwa kwenye TAM ya kadi yako ya mpango wa afya, bonyeza 0. TTY 711</td>
</tr>
</tbody>
</table>
| 52. Syriac-Assyrian | ܐܚܬܘܢ ܐܝܬܠܘܟܢ ܚܩܘܬܐ ܕܩܒܠܝܬܘܢ ܗܝܪܬܐ ܘܡܘܕܥܢܘܬܐ ܒܠܫܢܘܟܢܡܓܢܐܝܬܠܡܪܓܡܢܐ،ܩܪܘܢܥܠܡܢܝܢܬܐܬܹܠܝܦܘܢܕܐܝܠܗܒܠܕܠܸܕ פܸܬܩܵܐܕܚܘܠܡܵܢܐܘ mogła
tty 711. 0 |
<p>| 53. Tagalog      | May karapatan kang makatanggap ng tulong at impormasyon sa iyong wika nang walang bayad. Upang humiling ng tagasalin, tawagan ang toll-free na numero ng telepono na nakalagay sa iyong ID card ng planong pangkalusugan, pindutin ang 0. TTY 711 |
| 54. Telugu       | ఎలాంతి ఖర్చు లేక ాండా మీ భాషలో సాయాంబు మరియు సమ చార్యం ప ాందడి. ఒకవేళ దుబాషి కావాలాంటే మీ హెల్త్ పా ా న్ ఐడి కార్చి మీద జాబితా చేయబడ్ు టోల్త ఫ్రీ న ాంబర్చక ఫోన్ చేసి, 0 ప్రీస్ చేసో  ప్రీస్ చేసు. TTY 711 |
| 55. Thai         | คุณมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย หากต้องการซอมเปลี่ยน หากโทรศัพท์มือถือที่อยู่ในประเทศไทยคุณต้องแจ้งต่อเจ้าหน้าที่ของผู้ให้บริการ แล้วกด 0 สำหรับผู้ที่มีความต้องการโทรศัพท์ได้โดยไม่ต้องชำระเงิน โปรดโทรขอหมายเลข 711 |
| 56. Tongan-Fakatonga | ‘Oku ke ma’u ‘a e totonu ke ma’u’ e tokoni mo e ‘u fakamatala ‘i ho’o lea fakafonua ta’etotongi. Ke kole ha tokotaha fakatonulea, ta ki he fika telefoni ta’etotongi ma’aec kau memipa ‘a e ‘oku listi ‘I ho’o kaati ID ki ho’o palani ki he mo’uelleli, Lomi’I ‘a e 0. TTY 711 |
| 57. Trukese      | Mi wor omw pwung om kopwe nounou ika amasou noum ekkewe aninis ika toropwen aninis nge epwe awewetiw non |</p>
<table>
<thead>
<tr>
<th>Language</th>
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</thead>
<tbody>
<tr>
<td>Kapasen fonoum, ese kamo. Ika ka mwochen tungoren aninisín chiakku, kori ewe member nampa, ese pwan kamo, mi pachanong won an noun health plan katen ID, iwe tiki &quot;0&quot;. Ren TTY, kori 711.</td>
<td></td>
</tr>
<tr>
<td>Turkish</td>
<td>Kendi dilinizde ücretsiz olarak yardım ve bilgi alma hakkınız bulunmaktadınız. Bir tercüman istemek için sağlık planı kimlik kartınızın üzerinde yer alan ücretsiz telefon numarasını arayınız, sonra 0’a basınız. TTY (yazılı iletişim) için 711</td>
</tr>
<tr>
<td>Ukrainian</td>
<td>У Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб подати запит про надання послуг перекладача, зателефонуйте на безкоштовний номер телефону учасника, вказаний на вашій ідентифікаційній карті плану медичного страхування, натисніть 0. TTY 711</td>
</tr>
<tr>
<td>Urdu</td>
<td>آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی ترجمان سے بات کرنے کے لئے، تثلیث ممبر فون نمبر پر کال کریں جو آپ کے ہیلتھ پلان آئی ڈی کارڈ پر درج ہے، 0 دہائیں۔ TTY 711</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>Quý vị có quyền được giúp đỡ và cấp thông tin bằng ngôn ngữ của quý vị miễn phí. Để yêu cầu được thông dịch viên giúp đỡ, vui lòng gọi số điện thoại miễn phí dành cho hỏi viện được nêu trên thẻ ID chương trình bảo hiểm y tế của quý vị, bấm số 0. TTY 711</td>
</tr>
<tr>
<td>Yiddish</td>
<td>איר האת די רעכט צו באקומען הילף און אינפארמאציע אין אייער שפראך פריי פון אפים. צו פארלאנגען א דאלאמען, רופט דעם טאל פרייע מעמבער טעלעפאן נומבר וואס שטייט אוי או אייער העלט פלאן ID קארטאל, דורקע 0. TTY 711</td>
</tr>
<tr>
<td>Yoruba</td>
<td>O ní ọtọ lati rí iranwo ati ifitóniléti gbà ní ọdè rẹ láisanwó. Láti bá ógbufọ kan sọrọ, pè sórì nembà ọtọ ibánísọrọ láisanwó ọbodè tì a tò sórì kádi idámọ̀ tì ètò ilera rẹ, tẹ '0'. TTY 711</td>
</tr>
</tbody>
</table>