SUBSEQUENT ARTIFICIAL LIMBS AND EYES BENEFIT

A Supplemental Summary Plan Description

Eligibility

All persons with ILWU-PMA Welfare Plan eligibility are eligible for the Subsequent Artificial Limbs and Eyes Benefit. This includes Coastwise Indemnity Plan members as well as members covered under an HMO sponsored by the Welfare Plan.

Amount of Benefit

The Plan pays 100% of the Maximum Allowable Charge (MAC) for medically necessary subsequent artificial limbs and eyes.

Definition of Terms

"Subsequent" means that the covered device replaces an existing prosthetic device.

"Medically necessary" means that a subsequent artificial limb or eye is furnished based upon a physician's certification that the device is required (1) due to loss or irreparable damage or wear to the existing device or (2) due to a change in the patient's condition.

Limitations and Exclusions

Coverage is limited to standard equipment that is necessary and reasonable for treatment of the patient's illness or injury. Deluxe equipment is covered only up to the cost of such standard equipment.

The Plan does not pay for services covered under Workers' Compensation or similar laws or services for which the patient is entitled to reimbursement under a third party settlement.

Filing a Claim

Subsequent Artificial Limbs and Eyes Claim Forms are available at your Local, the Benefit Plans office or at www.benefitplans.org. Claim forms must be completed by the eligible member and mailed to the Coastwise Claims Office. The Claim Form includes an Employee Statement, a Physician's Statement that must be completed by the attending physician, and a Dispenser's Supplier Statement that must be completed by the prosthesis vendor.

Claims Review Procedure

Requests for review of a denied Subsequent Artificial Limbs and Eyes Claim should be submitted to the Benefit Plans office. The Claims Review Procedure is described completely in your Welfare Plan Summary Plan Description.

The Information in this booklet is subject to and does not change the provisions of the ILWU-PMA Welfare Plan Agreement or the provisions of the Welfare Plan Summary Plan Description.