

PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION  
FOR

RW GRIFFIN FEED, SEED AND FERTILIZER, INC.  
EMPLOYEE HEALTH PLAN

Effective Date: December 1, 2003  
Restated Date: January 1, 2010

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## INTRODUCTION

This document is a description of RW Griffin Feed, Seed and Fertilizer Employee Health Benefit Plan. No oral interpretations can change this Plan. The Plan described is designed to protect Plan Participants against certain catastrophic health expenses.

Coverage under the Plan will take effect for an eligible Employee and designated Dependents when the Employee and such Dependents satisfy the Waiting Period and all the eligibility requirements of the Plan.

The Employer fully intends to maintain this Plan indefinitely. However, it reserves the right to terminate, suspend, discontinue or amend the Plan at any time and for any reason.

Changes in the Plan may occur in any or all parts of the Plan including benefit coverage, deductibles, maximums, exclusions, limitations, definitions, eligibility and the like.

Failure to follow the eligibility or enrollment requirements of this Plan may result in delay of coverage or no coverage at all. Reimbursement from the Plan can be reduced or denied because of certain provisions in the Plan, such as coordination of benefits, subrogation, exclusions, timeliness of COBRA elections, utilization review or other cost management requirements, lack of Medical Necessity, lack of timely filing of claims or lack of coverage. These provisions are explained in this document.

The Plan will pay benefits only for the expenses incurred while this coverage is in force. No benefits are payable for expenses incurred before coverage began or after coverage terminated. An expense for a service or supply is incurred on the date the service or supply is furnished.

No action at law or in equity shall be brought to recover under any section of this Plan until the appeal rights provided have been exercised and the Plan benefits requested in such appeals have been denied in whole or in part.

If the Plan is terminated, amended, or benefits are eliminated, the rights of Covered Person's are limited to Covered Charges incurred before termination, amendment or elimination.

This document summarizes the Plan rights and benefits for covered Employees and their Dependents and is divided into the following parts:

**Eligibility, Funding, Effective Date and Termination.** Explains eligibility for coverage under the Plan, funding of the Plan and when the coverage takes effect and terminates.

**Schedule of Benefits.** Provides an outline of the Plan reimbursement formulas as well as payment limits on certain services.

**Benefit Descriptions.** Explains when the benefit applies and the types of charges covered.

**Cost Management Services.** Explains the methods used to curb unnecessary and excessive charges.

**This part should be read carefully since each Participant is required to take action to assure that the maximum payment levels under the Plan are paid.**

**Defined Terms.** Defines those Plan terms that have a specific meaning.

**Plan Exclusions.** Shows what charges are not covered.

**Claim Provisions.** Explains the rules for filing claims and the claim appeal process.

**Coordination of Benefits.** Shows the Plan payment order when a person is covered under more than one plan.

**Third Party Recovery Provision.** Explains the Plan's rights to recover payment of charges when a Covered Person has a claim against another person because of injuries sustained.

**Continuation Coverage Rights Under COBRA.** Explains when a person's coverage under the Plan ceases and the continuation options which are available.

**ERISA Information.** Explains the Plan's structure and the Participants' rights under the Plan.

## **SCHEDULE OF BENEFITS**

### **Verification of Eligibility and Benefits: (866) 386-9779**

Call this number to verify eligibility for Plan benefits before the charge is incurred.

### **MEDICAL BENEFITS**

All benefits described in this Schedule are subject to the exclusions and limitations described more fully herein including, but not limited to, the Plan Administrator's determination that: care and treatment is Medically Necessary; that charges are Usual and Reasonable; that services, supplies and care are not Experimental and/or Investigational. The meanings of these capitalized terms are in the Defined Terms section of this document.

**Note: Hospitalizations must be pre-certified or reimbursement from the Plan will be reduced.**

**The attending Physician does not have to obtain pre-certification from the Plan for prescribing a maternity length of stay that is 48 hours or less for a vaginal delivery or 96 hours or less for a cesarean delivery.**

**Please call MedWatch at (800) 432-8421 to pre-certify required procedures.**

**The patient or family member must call this number to receive certification of specified services that require authorization as designated. Please call at least seven (7) days in advance of services being rendered or within 48 hours after an emergency. Failure to comply with pre-certification requirements may reduce reimbursement received from the Plan.**

**All benefits are subject to the provisions of the patient's benefit plan, patient eligibility, and determination of pre-existing conditions at the time of services rendered. Failure to comply with the pre-certification process will result in a 50% reduction of benefits.**

**Note: the following services must have prior approval by the plan administrator or benefits will be reduced by 50%.**

**Please call (866)386-9779 to receive a prior approval or benefits will be reduced by 50%. The patient or family member must call at least 7 days in advance of services being rendered or within 48 hours after an emergency. Failure to comply with the prior authorization requirements will reduce reimbursement by 50%. All benefits are subject to the provisions of the patient's benefit plan, eligibility and determination of pre-existing conditions at the time services are rendered.**

- ❖ IV Infusion Therapy
- ❖ Injections over \$1000
- ❖ Hospice
- ❖ Home Health Care
- ❖ Skilled Nursing Facility
- ❖ Private Duty Nursing
- ❖ Chemotherapy Treatment
- ❖ Radiation Treatment
- ❖ Renal Dialysis

**Please see the Cost Management section in this booklet for further details.**

This Plan is a plan which contains a Preferred Provider Organizations (PPO). Please refer to the information provided with your member ID cards for PPO phone numbers.

This Plan has entered into an agreement with certain Hospitals, Physicians and other health care providers which are called Network Providers. Because these Network Providers have agreed to charge reduced fees to persons covered under the Plan, the Plan can afford to reimburse a higher percentage of their fees.

Therefore, when a Covered Person uses a Network Provider, that Covered Person will receive higher payment from the Plan than when a Non-network Provider is used. It is the Covered Person's choice as to which Provider to use.

Under the following circumstances the higher in Network payment will be made for certain non Network services:

- If a Covered Person has no choice of Network Providers in the specialty that the Covered Person is seeking within the PPO service area.
- If a Covered Person is out of the PPO service area and has a Medical Emergency requiring immediate care.
- If a Covered Person receives services by a non-Network Provider at in-Network facility.

#### **Deductibles payable by the Plan Participants**

Deductibles are dollar amounts that the Covered Person must pay before the Plan pays. Each January 1<sup>st</sup>, a new deductible amount is required. Deductibles do not accrue toward the 100% maximum out-of-pocket payment.

**Deductible Three Month Carryover.** covered charges incurred in and applied toward the deductible in October, November and December will be applied toward the deductible shown in the schedule of benefits.

**Family Unit Limit.** When the maximum amount shown in the schedule of benefits has been incurred by members of a family unit toward the Calendar Year Deductibles, the deductibles of all family members will be considered satisfied for that year.

**Deductible for a Common Accident.** This provision applies when two or more covered persons in a family unit are injured in the same accident.

These persons need not meet separate deductibles for treatment of injuries incurred in the accident; instead only one deductible for the calendar year in which the accident occurred will be required for them as a unit for expenses arising from the accident.

**A copayment** is the amount of money that is paid each time a particular service is used. Typically there may be copayments on some services and other services will not have any copayments. Copayments do not accrue toward the maximum out of pocket.

**RW Griffin Feed, Seed and Fertilizer Employee Health Benefit Plan  
SCHEDULE OF BENEFITS  
CDHP PLAN**

<b>Maximum Plan Benefit</b>	<b>\$ 2,000,000</b>	
<b>Calendar Year Deductible</b>		
	<b>NETWORK</b>	<b>NON-NETWORK</b>
Individual	\$ 2,500	\$ 5,000
Family	\$ 5,000	\$ 10,000
<b>Deductibles apply to Maximum Out of Pocket</b>		
<b>Maximum Out of Pocket</b>		
	<b>NETWORK</b>	<b>NON-NETWORK</b>
Individual	\$ 2,500	\$ 5,000
Family	\$ 5,000	\$ 10,000
<ul style="list-style-type: none"> <li>The Calendar Year Deductible applies to all Covered Charges unless otherwise specified.</li> <li>The Calendar Year Deductible is waived for Routine Adult and Child Wellness Care</li> <li>The Calendar Year Deductible &amp; Out of Pocket for Network and Non Network do not cross apply and must be met separately.</li> <li>Two members of the family must satisfy 100% of the individual calendar year deductible and out of pocket maximums in order to satisfy the family Deductible and Out of Pocket maximums.</li> </ul>		
<p style="text-align: center;"><b><u>Pre-certification/Prior Authorization Requirements</u></b></p> <p>Please call the appropriate phone #'s listed for pre-certification or prior authorization of required procedures. The patient or family member must call to receive certification of specified services that require authorization as designated. Please call at least seven (7) days in advance of services being rendered or within 48 hours after an emergency. Failure to comply with pre-certification or pre-authorization requirements will reduce benefits by 50%. If a treatment is found to be not Medically Necessary, it is not subject to payment by the Plan and will not be covered.</p>		
<b>COVERED SERVICES</b>		
<b>Hospital Services</b>	<b>NETWORK</b>	<b>NON-NETWORK</b>
Inpatient & Outpatient Care	100% after deductible	60% after deductible
Surgery-Inpatient & Outpatient	100% after deductible	60% after deductible
Emergency Room	100% after deductible	60% after deductible
<b>Physician Services</b>		
Office Visit	100% after deductible	60% after deductible
Inpatient or Outpatient Services Including surgery	100% after deductible	60% after deductible
Allergy Testing, Vials & Injections	100% after deductible	60% after deductible
<b>Preventive Care</b>		
Routine Well Adult Care	100% Deductible Waived Up to \$ 500 Calendar Year Max	60% Deductible Waived Up to \$ 500 Calendar Year Max
Routine Well Child Care	100% Deductible Waived Up to \$ 150 Calendar Year Max	60% after deductible Up to \$ 150 Calendar Year Max
Routine Well Newborn Up to one year of age	100% Deductible Waived	60% Deductible Waived
<b><i>Maternity-paid same as any other illness for covered employee and spouse only.</i></b>		
	<b>NETWORK</b>	<b>NON-NETWORK</b>
Physician Services	100% after deductible	60% after deductible
Hospital Services	100% after deductible	60% after deductible

<b>Other Covered Services</b>		
	<b>NETWORK</b>	<b>NON-NETWORK</b>
Durable Medical Equipment	100% after deductible \$ 5,000 Calendar Year Maximum	60% after deductible \$ 5,000 Calendar Year Maximum
TMJ Treatment	100% after deductible \$ 500 Calendar Year Maximum \$ 2,000 Lifetime Maximum	60% after deductible \$ 500 Calendar Year Maximum \$ 2,000 Lifetime Maximum
Hospice	100% after deductible \$ 15,000 Lifetime Maximum	60% after deductible \$ 15,000 Lifetime Maximum
Home Health Care	100% after deductible \$ 5,000 Calendar Year Maximum	60% after deductible \$ 5,000 Calendar Year Maximum
Skilled Nursing Facility	100% after deductible 30 days per Calendar Year	60% after deductible 30 days per Calendar Year
Organ Transplant Prior Authorization and Case Management Required	100% after deductible \$ 750,000 Lifetime Maximum	60% after deductible \$ 750,000 Lifetime Maximum
Organ Transplant Donor	100% after deductible \$ 50,000 Lifetime Maximum	60% after deductible \$ 50,000 Lifetime Maximum
Private Duty Nursing	100% after deductible 90 days per Calendar Year	60% after deductible 90 days per Calendar Year
Orthotics/Prosthetics	100% after deductible \$ 1,000 Calendar Year Maximum	60% after deductible \$ 1,000 Calendar Year Maximum
Chiropractic/Spinal Manipulation	100% after deductible \$ 1,000 Calendar Year Maximum \$ 2,000 Lifetime Maximum	60% after deductible \$ 1,000 Calendar Year Maximum \$ 2,000 Lifetime Maximum
Ambulance	100% after deductible	100% after deductible
Speech, Physical, Occupational, or Respiratory Therapy	100% after deductible \$ 2,500 Combined Calendar Year Maximum	60% after deductible \$ 2,500 Combined Calendar Year Maximum
Independent Lab	100% after deductible	60% after deductible

**NOTE:** All maximums cross apply for Network and Non Network charges. You do not have a separate Calendar Year or Lifetime maximum for In-Network and Non-Network charges.

<p align="center"> <b>Prescription Drug Benefit</b>  <b>\$ 2,000 Calendar Year Maximum</b>            Paid at 100% after the Calendar Year Deductible for covered expenses.            Out of Network Pharmacies are not covered         </p>
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**RW Griffin Feed, Seed and Fertilizer has elected to cover certain over the counter medications (limited to 31 day supply per refill). You must have a physician's prescription for the medication and have it processed through the pharmacy same as any other type of prescription medications. Please see below for a list of covered over the counter medications.**

**Abreva**  
**Claritin and Claritin D**  
**Pepcid**  
**Prilosec**  
**Zaditor**  
**Zantac**  
**Zyrtec and Zyrtec D**



**RW Griffin Feed, Seed and Fertilizer Employee Health Benefit Plan  
SCHEDULE OF BENEFITS  
PPO PLAN**

Maximum Plan Benefit	\$ 2,000,000	
Calendar Year Deductible- <i>Deductibles do not apply toward satisfaction of out of pocket maximum</i>		
	NETWORK	NON-NETWORK
Individual	\$ 750	\$ 1,000
Family	\$ 2,250	\$ 3,000
Part of the Calendar Year Deductible may be credited for the employee and/or spouse if the member participates in the Health Risk Assessment Program. Please see your Human Resource contact for further information or contact Worksite Benefit Services at 229-386-9779.		
<ul style="list-style-type: none"><li>The Calendar Year Deductible applies to all Covered Charges unless otherwise specified.</li><li>The Calendar Year Deductible is waived for the following covered charges: Routine Care</li><li>The Calendar Year Deductible &amp; Out of Pocket for Network and Non-Network do not cross apply. These amounts have to be met separately.</li></ul>		
Maximum Out of Pocket-Per Calendar Year		
	NETWORK	NON-NETWORK
Individual	\$ 2,000	\$ 4,000
Family	\$ 6,000	\$ 12,000
The following charges do not apply to the out of pocket maximum and are never paid at 100%: <ul style="list-style-type: none"><li>Deductibles</li><li>Cost Containment Penalties</li><li>Co-payments</li></ul>		
Supplementary Accident Benefit	NETWORK	NON-NETWORK
Maximum Benefit per Accident	100% of the first \$ 500 of eligible charges. Deductible waived.	60% of the first \$ 500 of eligible charges. Deductible waived.
<b>Smoking Cessation Benefit</b> Eligible charges are paid at 80% after the calendar year deductible. Calendar year maximum of \$ 1,000 once per lifetime. Members must pay for all services out of pocket. Once smoking cessation program is complete, a claim form can be filed for reimbursement. In order to qualify, the member must submit a statement from their physician affirming they have completed the smoking cessation program and have been smoke free for 6 months.		
<b>Pre-certification/Prior Authorization Requirements</b> Please call the appropriate phone #'s listed for pre-certification or prior authorization of required procedures. The patient or family member must call to receive certification of specified services that require authorization as designated. Please call at least seven (7) days in advance of services being rendered or within 48 hours after an emergency. Failure to comply with pre-certification or pre-authorization requirements will reduce benefits by 50%. If a treatment is found to be not Medically Necessary, it is not subject to payment by the Plan and will not be covered.		
COVERED SERVICES		
Hospital Services	NETWORK	NON-NETWORK
Inpatient & Outpatient Care	80% after deductible	60% after deductible
Surgery-Inpatient & Outpatient		
Emergency Room	80% after deductible	60% after deductible
Physician Services		
Office Visit	80% after deductible	60% after deductible
Inpatient & Outpatient Care	80% after deductible	60% after deductible
Allergy testing, vials, & injections	80% after deductible	60% after deductible

	NETWORK	NON-NETWORK
Preventive Routine Adult Care \$ 500 Calendar Year Maximum	100% Deductible waived	60% Deductible waived
Preventive Routine Child Care \$ 150 Calendar Year maximum	100% Deductible waived	60% Deductible waived
Preventive Routine Newborn Care-up to 1 year of age	80% Deductible waived	60% Deductible waived
<b>Independent Labs such as Laboratory Holding of America and Doctor's Laboratory will be paid at 80% with the Calendar Year Deductible waived.</b>		
<b>All other facilities and physician charges for lab services will be subject to the Network and Non-Network Calendar Year Deductibles and Coinsurance percentage.</b>		
	NETWORK	NON-NETWORK
Outpatient Lab and X-rays	80% after deductible	60% after deductible
Ambulance	80% after deductible	80% after deductible
Chiropractic Care/Spinal Manipulation	80% after deductible \$ 1,000 Calendar Year Maximum \$ 2,000 Plan Maximum	60% after deductible \$ 1,000 Calendar Year Maximum \$ 2,000 Plan Maximum
Speech, Occupational, Physical & Respiratory Therapy	80% after deductible \$ 2,500 Combined Calendar Year Maximum	60% after deductible \$ 2,500 Combined Calendar Year Maximum
TMJ Treatment	\$80% \$ 500 Calendar Year Maximum \$ 2,000 Plan Maximum	\$60% \$ 500 Calendar Year Maximum \$ 2,000 Plan Maximum
Orthotics/Prosthetics	80% after deductible \$ 1,000 Calendar Year Maximum	60% after deductible \$ 1,000 Calendar Year Maximum
Durable Medical Equipment	80% after deductible \$ 5,000 Calendar Year Maximum	60% after deductible \$ 5,000 Calendar Year Maximum
Hospice	80% after deductible \$ 15,000 Plan Maximum	60% after deductible \$ 15,000 Plan Maximum
Home Health Services	80% after deductible \$ 5,000 Calendar Year Maximum	60% after deductible \$ 5,000 Calendar Year Maximum
Organ Transplant Requires Prior Authorization And Case Management	80% after deductible \$ 750,000 Plan Maximum	60% after deductible \$ 750,000 Plan Maximum
Organ Donor	80% after deductible \$ 50,000 Plan Maximum	60% after deductible \$ 50,000 Plan Maximum
Private Duty Nursing	80% after deductible 90 day Calendar Year Maximum	60% after deductible 90 day Calendar Year Maximum
Skilled Nursing Facility	80% after deductible 30 day Calendar Year Maximum	60% after deductible 30 day Calendar Year Maximum

**NOTE:** All maximums cross apply for Network and Non Network charges. You do not have a separate Calendar Year or Lifetime maximum for in network versus out of network charges.

## Prescription Drug Benefits PPO PLAN

Limited to Calendar Year Maximum of \$ 2,000

	Pharmacy Option (limited to a 31-day supply)
Generic Drugs	\$ 10 Co-pay per prescription
Formulary Drugs	\$ 30 Co-pay per prescription
Non-Formulary Drugs	\$ 40 Co-pay per prescription

90 day supply is available through SelectCareRX providers at 2X the co-pay amounts.

RW Griffin Feed, Seed and Fertilizer has elected to cover certain over the counter medications at **100%, no member co-payment** (limited to 31 day supply per refill). You must have a physician's prescription for the medication and have it processed through the pharmacy same as any other type of prescription medicines. Please see below for a list of covered over the counter medications:

Abreva  
Claritin and Claritin D  
Pepcid  
Prilosec  
Zaditor  
Zantac  
Zyrtec and Zyrtec D

## Supplemental Accident Charge Benefits PPO Plan

This benefit applies when an accident is incurred for care and treatment of a Covered Person's Injury and:

1. The injury is sustained while the person is covered for these benefits.
2. The charge is for a service delivered within 90 days of the date of the accident; and
3. To the extent that this charge is not payable under any other benefits under the plan (other than medical benefits)

### Benefit payment

Benefits will be paid as described in the Schedule of Benefits

### Accident Charge

An accident charge is Usual and Reasonable Charge incurred for the following:

1. Physician Services
2. Hospital care and treatment
3. Diagnostic x-rays and lab test
4. Local professional ambulance services
5. Surgical dressings, splints and casts and other devices used in the reduction of fractures and dislocations.
6. Nursing service
7. Anesthesia
8. Covered prescription drugs
9. Use of a physician's office or clinic operating room.

## **ELIGIBILITY, FUNDING, OPEN ENROLLMENT, EFFECTIVE DATE AND TERMINATION PROVISIONS**

### **Eligibility**

**Eligible Classes of Employees:** All Active Employees of the Employer.

**Eligibility Requirements for Employee Coverage.** A person is eligible for Employee coverage from the first day that he or she:

1. Is a Full-Time, Active Employee of the Employer. An employee is considered to be Full-Time if he or she normally works at least 30 hours per week and is on the regular payroll of the Employer for that work.
2. Is in a class eligible for coverage.
3. Completes the employment Waiting Period of 90 consecutive days as an Active Employee. Effective date is the first day of the month following the first 90 days of employment. A "Waiting Period" is the time between the first day of employment as an eligible Employee and the first day of coverage under the Plan. The waiting period is counted in the Pre-Existing Conditions exclusion time.

**Eligible Classes of Dependents.** A dependent is anyone of the following persons:

1. A covered Employee's Spouse and unmarried children from birth to the limiting age of 19 years. The Dependent children must be primarily dependent upon the covered Employee for support and maintenance. However, a Dependent child will continue to be covered after age 19, provided the child is a full-time student at an accredited school, primarily dependent upon the covered Employee for support and maintenance, is unmarried and under the limiting age of 25. When the child reaches either the limiting age, coverage will end on the child's birthday. If the child does not maintain full-time status or graduates, coverage closes independent of limiting age.

Full-time student coverage continues only between semester/quarters if the student is enrolled as a full-time student in the next regular semester/quarter. If the student is not enrolled as a full-time student, coverage will be terminated retroactively to the last day of the attended school term.

Please see section entitled Michelle's Law for additional eligibility information for full time students who must take a leave of absence from school due to disability or prolonged illness.

The term "Spouse" shall mean the person recognized as the covered Employee's husband or wife under the laws of the state where the covered Employee lives. The Plan Administrator may require documentation proving a legal marital relationship.

The term "children" shall include natural children living in the same household as the Employee, adopted children or children placed with a covered Employee in anticipation of adoption. Step-children who reside in the Employee's household may also be included as long as a natural parent remains married to the Employee and also resides in the Employee's household.

If a covered Employee is the Legal Guardian of an unmarried child or children, these children may be enrolled in the Plan as covered Dependents.

The phrase "child placed with a covered Employee in anticipation of adoption" refers to a child whom the Employee intends to adopt, whether or not the adoption has become final, who has not attained the age of 18 as of the date of such placement for adoptions. The term "placed

means the assumption and retention by such Employee of a legal obligation for total or partial support of the child in anticipation of adoption of the child. The child must be available for adoption and the legal process must have commenced.

Any child of a Plan Participant who is an alternate recipient under a qualified medical child support order shall be considered as having a right to Dependent coverage under this Plan.

In all cases, to qualify as an eligible Dependent under the Plan, the child must be dependent upon the covered Employee for over one-half of his support during the Plan Year. A special rule applies in the case of a child of divorced parents, legally separated parents or parents who lived apart at all times of the year or during the last 6 months of the calendar year. The child will be considered dependent upon the Employee for over one-half of his support if the child is in the custody of the Employee and /or the other parent for more than one-half of the year and the child is dependent upon one and/or both parents for more than one-half of his support for the year. The Plan Administrator may require documentation proving dependency, including birth certificates, tax records or initiation of legal proceedings severing parental rights.

2. A covered Dependent child who reaches the limiting age and is Totally Disabled, incapable of self-sustaining employment by reason of mental or physical handicap, primarily dependent upon the covered Employee for support and maintenance and unmarried. The Plan Administrator may require, at reasonable intervals during the two years following the Dependent's reaching the limiting age, subsequent proof of the child's Total Disability and dependency.

After such two-year period, the Plan Administrator may require subsequent proof not more than once each year. The Plan Administration reserves the right to have such Dependent examined by a Physician of the Plan Administrator's choice, at the Plan's expense, to determine the existence of such incapacity.

These persons are excluded as Dependents: other individuals living in the covered Employee's home, but who are not eligible as defined: the legally separated or divorced former Spouse of the Employee; any person who is on active duty in any military services of any country; or any person who is covered under the plan as an Employee.

If a person covered under this Plan changes status from Employee to Dependent or Dependent to Employee and the person is covered continuously under this plan before, during and after the change in status, credit will be given for deductibles and all amounts applied to maximums.

If both the mother and father are Employees, their children will be covered as Dependents of the mother or father, but not of both.

**Eligibility Requirements for Dependent Coverage.** A family member of an Employee will become eligible for Dependent coverage on the first day that the Employee is eligible for employee coverage and the family member satisfies the requirement for dependent coverage.

At any time, the Plan may require proof that a Spouse or a child qualifies or continues to qualify as a Dependent as defined by this Plan.

## **FUNDING**

**Cost of the plan.** RW Griffin Feed, Seed and Fertilizer, Inc. share the cost of Employee and Dependent coverage under this Plan with the covered Employees. The enrollment application for coverage will include a payroll deduction authorization. This authorization must be filled out, signed and returned with the enrollment application.

The covered Employees share the cost of coverage of Employee and Dependent coverage. The level of any Employee contributions is set by the Plan Administrator. The Plan Administrator reserves the right to change the level of Employee contributions.

## **PRE-EXISTING CONDITIONS**

NOTE: The length of Pre-Existing Conditions Limitation may be reduced or eliminated if an eligible person has Creditable Coverage from another health plan even if that coverage is still in effect. The Plan will reduce the length of the Pre-Existing Condition Limitation period by each day of Creditable Coverage under this or a prior plan; however, if there was a significant break in the Creditable Coverage of 63 days or more, then only the coverage in effect after the break will be counted.

- An eligible person may request a Certificate of Credible Coverage from his or her prior plan within 24 months after losing coverage and the Employer will assist any eligible person in obtaining a certificate of Creditable Coverage from a prior plan.
- A Covered Person will be provided a certificate of Creditable Coverage from this plan if he or she requests one either before losing coverage or within 24 months of coverage ceasing.
- If, after Creditable Coverage has been taken into account, there will still be a Pre-Existing Conditions Limitation imposed on an individual, that individual will be so notified.
- All questions about the Pre-Existing Conditions Limitation and Creditable Coverage should be directed to Worksite Benefit Services, PO Box 707, Tifton GA, 31793, (866)-386-9779.

Covered Charges incurred under Medical Benefits for Pre-Existing Conditions are not payable unless incurred 12 consecutive months, or 18 months if a Late Enrollee after the person's Enrollment Date. This time, known as the Pre-existing Conditions Limitation period, may be offset if the person has Creditable Coverage from his or her previous plan.

A Pre-Existing Condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received within six months prior to the person's Enrollment Date under this Plan. Genetic information is not, by itself, a condition. Treatment includes receiving services and supplies, consultations, diagnostic tests or prescribed medicines. In order to be taken into account, the medical advice, diagnosis, care or treatment must have been recommended by, or received from a Physician.

The Pre-Existing Condition does not apply to Pregnancy, to a newborn child who is covered under any Creditable Coverage within 31 days of birth, or to a child who is adopted or placed for adoption before attaining age 18 and who, as of the last day of the 31 day period beginning of the date of the adoption or placement for adoption, is covered under any Creditable Coverage. A child has Creditable Coverage within 31 days if the child's expenses are covered under the parent's coverage during that period, either under this plan or another plan, whether or not the child is ever enrolled in that Plan. A Pre-Existing exclusion may apply to coverage before the date of the adoption or placement for adoption.

The prohibition on Pre-Existing Condition exclusion for newborn, adopted, or pre-adopted children does not apply to an individual after the end of the first 63-consecutive day period during all of which the individual was not covered under any Creditable Coverage.

## ENROLLMENT

**Enrollment Requirements.** An Employee must enroll for coverage by filling out and signing an enrollment application along with the appropriate payroll deduction authorization. The covered Employee is required to enroll for Dependent coverage also.

### Enrollment Requirements for Newborn Children.

A newborn child of a covered Employee who has Dependent coverage is not automatically enrolled in this Plan. Charges for covered nursery care will be applied toward the plan of the covered parent. If the newborn child is required to be enrolled and is not enrolled in the Plan on a timely basis there will be no payment from the Plan and the covered parent will be responsible for all costs.

If the child is required to be enrolled and is not enrolled within 31 days of birth, the enrollment will be considered a Late Enrollment.

## TIMELY OR LATE ENROLLMENT

- (1) **Timely Enrollment**-the enrollment will be “timely” if the completed form is received by the Plan Administrator no later than 31 days after the person becomes eligible for the coverage, either initially or under a Special Enrollment Period.

If two Employees (husband and wife) are covered under the Plan and the Employee who is covering the Dependent children terminates coverage, the Dependent coverage may be continued by the other covered Employee with no Waiting Period as long as coverage has been continuous.

- (2) **Late Enrollment**- an enrollment is “late” if not made on a “timely basis” or during a Special Enrollment Period. Late Enrollees and their Dependents who are not eligible to join the Plan during a Special Enrollment Period may join only during open enrollment.

If an individual loses eligibility for coverage as a result of termination of employment or a general suspension of coverage under the Plan, then upon becoming eligible again due to resumption of employment or due to resumption of Plan coverage, only the most recent period of eligibility will be considered for purposes of determining whether the individual is a Late Enrollee.

The time between the date a Late Enrollee first becomes eligible for enrollment under the Plan and the first day of coverage is not treated as a Waiting Period.

## SPECIAL ENROLLMENT RIGHTS

Federal law provides Special Enrollment provisions under some circumstances. If an Employee is declining enrollment for himself or his dependents (including their spouse) because of other health insurance or group health plan coverage, there may be a right to enroll in this Plan if there is a loss of eligibility for that other coverage (or if the employer stops contributing towards the other coverage). However, a request for enrollment must be made within 31 days after the coverage ends (or after the employer stops contributing towards the other coverage).

In addition, in the case of a birth, marriage, adoption or placement for adoption, there may be a right to enroll in this Plan. However, a request for enrollment must be made within 31 days after the birth, marriage, adoption or placement for adoption.

The Special Enrollment rules are described in more detail below. To request Special Enrollment or obtain more detailed information of these portability provisions, contact the Plan Supervisor, Worksite Benefit Services, PO Box 707, Tifton, GA, 31793, (866)-386-9779.

## SPECIAL ENROLLMENT PERIODS

The Enrollment Date for anyone who enrolls under a Special Enrollment Period is the first date of coverage. Thus, the time between the date a special enrollee first becomes eligible for enrollment under the plan and the first day of coverage is not treated as a Waiting Period. This means that any Pre-Existing Conditions will be determined on the basis of the look back period prior to the Enrollment Date, and the period of the Pre-Existing Conditions Limitation will start on the Enrollment Date.

- (1) Individuals losing other coverage.** An Employee or Dependent who is eligible, but not enrolled in this Plan, may enroll if each of the following conditions is met:
- (a)** The Employee or Dependent was covered under a group health plan or had health insurance coverage at the time coverage under this Plan was previously offered to the individual.
  - (b)** If required by the Plan Administrator, the Employee stated in writing at the time that coverage was offered that the other health coverage was the reason for declining enrollment.
  - (c)** The coverage of the Employee or Dependent who had lost the coverage was under COBRA and the COBRA coverage was exhausted, or was not under COBRA and either the coverage was terminated as a result of loss of eligibility for the coverage or employer contributions towards the coverage were terminated. Coverage will begin no later than the first day of the first calendar month following the date the completed enrollment form is received.
  - (d)** The Employee or Dependent requests enrollment in the Plan not later than 31 days after the date of exhaustion of COBRA coverage or the termination of non-COBRA coverage due to loss of eligibility or termination or employer contributions described above. Coverage will begin no later than the first day of the first calendar month following the date the completed enrollment form is received.
  - (e)** Denial of benefits due to exhaustion of a prior plan's lifetime maximum.
  - (f)** For purposes of these rules a loss of eligibility occurs if:
    - i** The Employee or Dependent has a loss of eligibility on the earliest date a claim is denied that would meet or exceed a lifetime limit on all benefits.
    - ii** The Employee or Dependent has a loss of eligibility due to the plan no longer offering any benefits to a class of similarly situated individuals (i.e.: part-time employees).
    - iii** The Employee or Dependent has a loss of eligibility as a result of legal separation, divorce, cessation of dependent status (such as attaining the maximum age to be eligible as a dependent child under the plan), death, termination of employment or reduction in the number of hours of employment or contributions towards the coverage were terminated.
    - iv** The Employee or Dependent has a loss of eligibility when coverage is offered through an HMO, or other arrangement, in the individual market that does not provide benefits to individuals who no longer reside, live or work in a service area, (whether or not within the choice of the individual).



- v The Employee or Dependent has a loss of eligibility when coverage is offered through an HMO, or other arrangement, in the group market that does not provide benefits to individuals who no longer reside, live or work in a service area, (whether or not within the choice of the individual), and no other benefits package is available.

If the Employee or Dependent lost the other coverage as a result of the individual's failure to pay premiums or required contributions or for cause (such as making a fraudulent claim or an intentional misrepresentation of a material fact in connection with the plan), that individual does not have a Special Enrollment right.

**(2) Dependent Beneficiaries. If:**

- (a) The Employee is a participant under this plan (or has met the Waiting Period applicable to becoming a participant under this Plan and is eligible to be enrolled under this plan but for a failure to enroll during a previous enrollment period), and
- (b) A person becomes a Dependent of the Employee through marriage, birth, adoption or placement for adoption,

Then the Dependent (and if not otherwise enrolled, the Employee) may be enrolled under this Plan as a covered Dependent of the covered Employee. In the case of the birth or adoption of a child, the Spouse of the covered Employee may be enrolled as a Dependent of the covered Employee if the Spouse is otherwise eligible for coverage. If the Employee is not enrolled at the time of the event, the Employee must also enroll under this Special Enrollment Period in order for his eligible Dependent to enroll.

The Dependent Special Enrollment Period is a period of 31 days and begins on the date of the marriage, birth, adoption or placement for adoption. To be eligible for this Special Enrollment, the Dependent and/or Employee must request enrollment during this 31 day period.

The coverage of the Dependent enrolled in the Special Enrollment Period will be effective:

- (a) In the case of marriage, the first day of the first month beginning after the date of the completed request for enrollment is received
- (b) In the case of a Dependent's birth, as of the date of birth: or
- (c) In the case of a Dependent's adoption or placement for adoption, the date of the adoptions or placement for adoption.

**(3) CHIP (CHILDREN'S HEALTH INSURANCE PROGRAM).** After March 31, 2009, HIPAA Special Enrollment Rights allow eligible employees to enroll/disenroll if :

- (a) A dependent is covered under Medicaid or a CHIP plan and coverage is terminated as a result of the loss of eligibility for these programs; or
- (b) A dependent becomes eligible for premium assistance to purchase coverage under the plan under the applicable state Medicaid or CHIP plan
- (c) Eligible Employee must request coverage no later than 60 days after the date eligibility is lost or the date employee or dependent are determined to be eligible for state premium assistance.

**For more information regarding the CHILDREN'S HEALTH INSURANCE PROGRAM please contact Worksite Benefit Services, PO Box 707, Tifton, GA 31793, and (866) 386-9779.**

## **EFFECTIVE DATE**

**Effective Date of Employee Coverage.** An Employee will be covered under this Plan as of the first day of the calendar month following the date that the Employee satisfies all of the following:

- (1) The Eligibility Requirement
- (2) The Active Employee Requirements
- (3) The Enrollment requirements of the Plan

### **Active Employee Requirement**

An Employee must be an Active Employee (as defined by this Plan) for this coverage to take effect.

**Effective Date of Dependent Coverage.** A Dependent's coverage will take effect on the day that the Eligibility Requirements are met; the Employee is covered under the Plan; and all Enrollment requirements are met.

## **TERMINATION OF COVERAGE**

**When coverage under this Plan stops, Plan Participants will receive a certificate that will show the period of Creditable Coverage under this Plan.**

**The Employer or Plan has the right to rescind any coverage of the Employee and/or Dependents for cause, making a fraudulent claim or an intentional material misrepresentation in applying for or obtaining coverage, or obtaining benefits under the Plan. The Employer or Plan may either void coverage for the Employee and/or covered Dependents for the period of time coverage was in effect, may terminate coverage as of a date to be determined at the Plan's discretion, or may immediately terminate coverage. The employer will refund all contributions paid for any coverage rescinded; however, claims paid will be offset from this amount. The Employer reserves the right to collect additional monies if claims are paid in excess of the Employee and/or Dependent's paid contribution.**

**When Employee Coverage Terminates.** Employee coverage will terminate on the earliest of these dates (except in certain circumstances, a covered Employee may be eligible for COBRA continuation coverage. For a complete explanation of when COBRA continuation coverage is available, what conditions apply and how to select it, see the section entitled COBRA Continuation Options):

- (1) The date the Plan is terminated.
- (2) The day the covered Employee ceases to be in one of the Eligible Classes. This includes death or termination of Active Employment of the covered Employee. (See the section entitled Continuation Coverage Rights under COBRA) It also includes an Employee on disability, leave of absence or other leave of absence, unless the Plan specifically provides for continuation during these periods.
- (3) The end of the period for which the required contribution has been paid if the charge for the next period is not paid when due.
- (4) The earliest date the Employee has a claim that is denied in whole or in part because the Employee has met or exceeded a lifetime limit on all benefits.

- (5) If an Employee commits fraud or makes a material misrepresentation in applying for or obtaining coverage, or obtaining benefits under the Plan, the Employer or Plan may either void coverage for the Employee and/or covered Dependents for the period of time coverage was in effect, may terminate coverage as of a date to be determined at the Plan's discretion, or may immediately terminate coverage.

**Continuation During Periods of Employer Certified Disability** A person may remain eligible for a limited time if Active, Full-Time work ceases due to disability, leave of absence or layoff. This continuance will end as follows:

**For disability leave only:** the end of the 6 calendar month period that next follows the month in which the person last worked as an Active Employee.

**For Leave of Absence or Layoff only:** the end of the 6 calendar month period that next follows the month in which the person last worked as an Active Employee.

While continued, Coverage will be that which was in force on the last day worked as an Active Employee. However, if benefits reduce for others in the same class, they will also reduce for the continued person.

**Continuation during Family and Medical Leave.** Regardless of the established leave policies mentioned above, this Plan shall at all times comply with the Family and Medical Leave Act of 1993 as promulgated in regulations issued by the Department of Labor.

During any leave take under the Family and Medical Leave Act, the Employer will maintain coverage under this Plan on the same conditions as coverage would have been provided if the covered Employee had been continuously employed during the entire leave period.

If Plan coverage terminates during the FMLA leave, coverage will be reinstated for the Employee and his or her covered Dependents if the Employee returns to work in accordance with the terms of the FMLA leave. Coverage will be reinstated only if the person(s) had coverage under this Plan when the FMLA leave started, and will be reinstated to the same extent that it was in force when that coverage terminated. For example, A Pre-Existing Conditions limitations and other Waiting Periods will not be imposed unless they were in effect for the Employee and/or his or her Dependents when Plan coverage terminated.

**Rehiring a Terminated Employee.** A terminated Employee who is rehired will be treated as a new hire and be required to satisfy all Eligibility and Enrollment requirements with the exception of an Employee returning to work directly from COBRA coverage, this Employee does not have to satisfy any employment waiting period or Pre-Existing Conditions provision.

**Employees on Military Leave.** Employees going into or returning from military service may elect to continue Plan coverage as mandated by the Uniformed Services Employment and Reemployment Rights Act (USERRA) under the following circumstances. These rights apply only to Employees and their Dependents covered under the Plan before leaving for military service.

- (1) The maximum period of coverage of a person under such an election shall be the lesser of:
  - (a) The 24 month period beginning on the date on which the person's absence begins; or
  - (b) The day after the date on which the person was required to apply for or return to a position or employment and fails to do so.

- (2) A person who elects to continue health plan coverage may be required to pay up to 102% of the full contribution under the Plan except a person on active duty for 30 days or less cannot be required to pay more than the Employee's share, if any, for the coverage.
- (3) An exclusion or Waiting Period may not be imposed in connection with the reinstatement of coverage upon reemployment if one would not have been imposed had coverage not been terminated because of service. However, an exclusion or Waiting Period may be imposed for coverage of any Illness or Injury determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of uniformed service.

If the Employee wishes to elect this coverage or obtain more detailed information, contact Worksite Benefit Services, PO Box 707, Tifton, GA, 31793 (866)-386-9779. The Employee may also have continuation rights under USERRA. In general, the Employee must meet the same requirement for electing USERRA coverage as are required under COBRA continuation coverage requirements. Coverage elected under these circumstances is concurrent not cumulative. The Employee may elect USERRA continuation coverage for the Employee and their Dependents. Only the Employee has election rights. Dependents do not have any independent right to elect USERRA health plan continuation coverage.

**When Dependent Coverage Terminates.** A Dependent's coverage will terminate on the earliest of these dates (except in certain circumstances, a covered Dependent may be eligible for COBRA continuation coverage. For a complete explanation of when COBRA continuation coverage is available, what conditions apply and how to select it, see the section entitled COBRA Continuation Options):

- The date the Plan or Dependent coverage under the Plan is terminated.
- The date that the Employee's coverage under the Plan is terminated for any reason including death (See COBRA Continuation Options)
- The date a covered Spouse loses coverage due to loss of dependency status. (See COBRA Continuation Options)
- On the first date that a Dependent child ceases to be a Dependent as defined by the Plan. (See COBRA Continuation Options).
- **MICHELLE'S LAW-FULL TIME STUDENTS TAKING A MEDICALLY NECESSARY LEAVE OF ABSENCE FROM POST SECONDARY SCHOOL (see Michelle's Law section for full detailed information on how this law effects eligibility under the plan):**
  - One year after first day of medically necessary leave of absence or
  - Date dependent coverage otherwise would end regardless of leave.
- The end of the period for which the required contribution has been paid if the charge for the next period is not paid when due.
- The earliest date the Dependent has a claim that is denied in whole or in part because it meets or exceeds a lifetime limit on all benefits.

- If a Dependent commits fraud or makes a material misrepresentation in applying for or obtaining coverage, or obtaining benefits under the Plan, the Employer or Plan may either void coverage for the covered Dependents for the period of time coverage was in effect, may terminate coverage as of a date to be determined at the Plan's discretion, or may immediately terminate coverage.

### **MICHELLE'S LAW**

This provision takes effect 1/1/2010. Under Michelle's Law, the Plan will continue to provide coverage to a dependent child who would lose coverage for failing to maintain full time enrollment in a college or institution of higher learning when the dependent takes a medically necessary leave of absence due to serious illness or injury. The plan will provide coverage as though the dependent child was a full-time student for up to one year from the documented beginning date of the medically necessary leave of absence or until the coverage would otherwise terminate under the terms of the Plan or health insurance coverage.

A medically necessary leave of absence means a leave of absence from a college or institution of high learning that commences while a dependent child is suffering from a serious illness or injury, is medically necessary, and causes the child to lose student status for purposes of coverage under the terms of the Plan. A medically necessary leave of absence also includes a change in the student's course load that results in the loss of student status under the Plan.

The Plan must receive a written certification from a treating physician of the dependent child which states that the child is suffering from a serious illness or injury and that the leave of absence is medically necessary.

### **OPEN ENROLLMENT**

**OPEN ENROLLMENT.** Every December, the annual open enrollment period, Employees and their Dependents who are Late Enrollees will be able to change some of their benefit decisions based on which benefits and coverages are right for them.

Benefit choices for Late Enrollees made during the open enrollment period will become effective Jan 1<sup>st</sup> and remain in effect until the next January 1<sup>st</sup>.

Plan Participants will receive detailed information regarding open enrollment from their Employer.

## MEDICAL BENEFITS

Medical Benefits apply when Covered Charges are incurred by a Covered Person for care of an Injury or Sickness and while the person is covered for these benefits under the plan.

### DEDUCTIBLE

**Deductible Amount.** This is an amount of Covered Charges for which no benefits will be paid. Before benefits can be paid in a Calendar Year a Covered Person must meet the deductible shown in the Schedule of Benefits.

This amount will not accrue toward the maximum out of pocket payment.

**Deductible Three Month Carryover.** Covered Charges incurred in and applied toward the deductible in October, November and December will be applied toward the deductible in the next Calendar Year.

**Family Unit Limit.** When the maximum amount shown in the schedule of benefits has been incurred by members of a family unit toward the Calendar Year Deductibles, the deductibles of all family members will be considered satisfied for that year.

**Deductible for a Common Accident.** This provision applies when two or more covered persons in a family unit are injured in the same accident.

These persons need not meet separate deductibles for treatment of injuries incurred in the accident; instead only one deductible for the calendar year in which the accident occurred will be required for them as a unit for expenses arising from the accident.

### BENEFIT PAYMENT

Each Calendar Year, benefits will be paid for the Covered Charges of a Covered Person that are in excess of the deductible. Payment will be made at the rate shown in the Schedule of Benefits. No benefits will be paid in excess of the Maximum Benefit or any listed limit of the Plan.

### OUT OF POCKET LIMIT

Covered Charges are payable at the percentages shown each Calendar Year until the out of pocket limit shown in the Schedule of Benefits is reached. Then, Covered Charges incurred by a Covered Person will be payable at 100% (except for the charges excluded) for the rest of the Calendar Year

When a family unit reaches the out of pocket limit, Covered Charges for that Family Unit will be payable at 100% (except for the charges excluded) for the rest of the Calendar Year.

### MAXIMUM BENEFIT AMOUNT

The Maximum Benefit Amount is shown in the Schedule of Benefits. It is the total amount of benefits that will be paid under the Plan for all Covered Charges incurred by a Covered Person.

### COVERED CHARGES

Covered Charges are Usual and Reasonable Charges that are incurred for the following items of services and/or supplies. These charges are subject to the benefit limits, exclusions and other provisions of this Plan. A charge is incurred on the date that the services or supply is performed or furnished.

- (1) Hospital Care.** The medical services and supplies furnished by a Hospital or Ambulatory Surgical Center or a Birthing Center. Covered Charges for room and board will be payable as shown in the Schedule of Benefits. After 23 observation hours, a confinement will be considered an inpatient confinement.

Room charges made by a Hospital having only private rooms will paid at the average private room rate.

Charges for an Intensive Care Unit stay are payable as described in the Schedule of Benefits.

- (2) Coverage of pregnancy.** The Usual and Reasonable Charges for the care and treatment of Pregnancy are covered the same as any other Sickness for a covered Employee or Covered Spouse.

Group health plans generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hour following a vaginal delivery, or less than 96 hours following a cesarean delivery. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

There is no coverage of Pregnancy for a Dependent child.

- (3) Skilled Nursing Facility Care.** The room and board and nursing care furnished by a Skilled Nursing Facility will be payable if and when:

- (a)** The patient is confined as a bed patient in the facility; and
- (b)** The confinement start immediately following a Hospital confinement or a period of Home Health Care Utilization; and
- (c)** The attending Physician certifies that the confinement is needed for further care of the condition that caused the Hospital confinement; and
- (d)** The attending Physician completes a treatment plan which includes a diagnosis, the proposed course of treatment and the projected date of discharge from the Skilled Nursing Facility.

Covered Charges for a Covered Person's care in these facilities is limited to the reimbursement rate and maximum amounts shown in the Schedule of Benefits.

- (4) Physician Care.** The professional services of a Physician for surgical or medical services.

- (a)** Charges for multiple surgical procedures will be covered subject to the following provisions:
  - (i)** If bilateral or multiple procedures are performed by one (1) surgeon, benefits will be determined based on the Usual and Reasonable Charges that is allowed for the primary procedure; 50% of the Usual and Reasonable Charges will be allowed for each individual procedure performed through the same incision. Any procedure that would not be an integral part of the primary procedure or is unrelated to the diagnosis will be considered "incidental" and no benefits will be provided for such procedures;

(ii) If multiple unrelated surgical procedures are performed by two (2) or more surgeons on separate operative fields, benefits will be based on the Usual and Reasonable Charge for each surgeon's primary procedure. If two (2) or more surgeons perform a procedure that is normally performed by one (1) surgeon, benefits for all surgeons will not exceed the Usual and Reasonable rate allowed for that procedure; and

(iii) If an assistant surgeon is required, the assistant surgeon's covered charge will not exceed 25% of the surgeon's Usual and Reasonable allowance.

**(5) Private Duty Nursing Care.** The private duty nursing care by a licensed nurse (R.N., L.P.N., or L.V.N.). Covered Charges for this service will be included to this extent:

(a) **Inpatient Nursing Care.** Charges are covered only when care is Medically Necessary or not custodial in nature and the Hospital's Intensive Care Unit is filled or the Hospital has no Intensive Care Unit.

(b) **Outpatient Nursing Care.** Charges are only covered when care is Medically Necessary and not Custodial in nature. The only charges covered for Outpatient nursing care are those shown below, under Home Health Care Services and Supplies. Outpatient private duty nursing care on a 24 hour shift basis is not covered.

**(6) Home Health Care Services and Supplies.** Charges for home health services and supplies are covered only for care and treatment of an Injury or Sickness when Hospital or Skilled Nursing Facility confinement would otherwise be required. The diagnosis, care and treatment must be certified by the attending Physician and be contained in a Home Health Care Plan.

Benefit payment for nursing, home health aide and therapy services are subject to the Home Health Care limit shown in the Schedule of Benefits.

A home health care visit will be considered a periodic visit by either a nurse or therapist, as the case may be, or four hours of home health aide services.

**(7) Hospice Care Services and Supplies.** Charges for hospice care services and supplies are covered only when the attending Physician has diagnosed the Covered Person's condition as being terminal, determined that the person is not expected to live more than 6 months and placed the person under a Hospice Care Plan.

Bereavement counseling services covered by a licensed social worker or a licensed pastoral counselor for the patient's immediate family (covered Spouse and/ or Dependent Children). Bereavement services must be furnished within six months after the patient's death.

Covered charges for Hospice Care Services/Supplies and Bereavement Counseling are payable as described in the Schedule of Benefits.

**(8) Other Medical Services and Supplies.** These services and supplies not otherwise included in the items above are covered as follows:

(a) Local Medically Necessary professional land or air **ambulance** service. A charge for this item will be a Covered Charge only if the service is to the nearest Hospital or Skilled Nursing Facility where necessary treatment can be provided unless the Plan Administrator finds a longer trip was Medically Necessary.

(b) **Anesthetic;** oxygen; blood and blood derivatives that are not donated or replaced; and intravenous injections and solutions. Administration of these items is included.



- (c) **Cardiac rehabilitation** as deemed Medically Necessary provided services are rendered (a) under the supervision of a Physician; (b) in connection with a myocardial infarction, coronary occlusion or coronary bypass surgery; (c) initiated with 12 weeks after other treatment for the medical condition ends; and (d) in a Medical Care Facility as defined by this Plan.
- (d) Radiation or **chemotherapy** and treatment with radioactive substances. The material and services of technicians are included.
- (e) Initial **contact lenses** or glasses required following cataract surgery.
- (f) Rental of **durable medical equipment** if deemed Medically Necessary. These items may be bought rather than rented, with cost not to exceed the fair market value of the equipment at the time of purchase, but only if agreed to in advance by the Plan administrator.
- (g) Medically Necessary services for care and treatment of **jaw joint conditions, including Temporomandibular Joint Syndrome (TMJ)**.  
  
Charges for Temporomandibular Joint Syndrome are subject to limits as described in the Schedule of Benefits.
- (h) **Laboratory studies.** Covered Charges for diagnostic and preventive lab testing and services.
- (i) **Injury to or care of mouth, teeth and gums.** Charges for Injury to or care of the mouth, teeth and gums and alveolar processes will be Covered Charges under the Medical Benefits only if that care is for the following oral surgical procedures:  
  
Excision of tumors and cysts of the jaws, cheeks, lips, tongue, floor and roof of mouth.  
  
Emergency repair due to injury to sound natural teeth.  
  
Surgery needed to correct accidental injuries to the jaws, cheeks, lips, tongue, floor and roof of mouth.  
  
Excision of benign bony growths of the jaw and hard palate.  
  
External incision and drainage of cellulitis.  
  
Incision of sensory sinuses, salivary glands or ducts.  
  
Removal of impacted teeth.  
  
Reduction of dislocations and excision of temporomandibular joints (TMJs)  
  
No charge will be covered under Medical Benefits for dental and oral surgical procedures involving orthodontic care of the teeth, periodontal disease and preparing the mouth for the fitting of or continued use of dentures.
- (j) **Occupational Therapy** by a licensed occupational therapist. Therapy must be ordered by a Physician, result from an injury or Sickness and improve a body function. Covered expenses do not include recreational programs, maintenance therapy or supplies used in occupational therapy.

- (k) **Organ transplant limits.** Charges otherwise covered under the Plan that are incurred for the care and treatment due to an organ or tissue transplant are subject to these limits:

The transplant must be performed to replace an organ or tissue.

The maximum benefit for all transplant procedures performed during a Covered Person's lifetime is shown in the Schedule of Benefits.

Charges for obtaining donor organs or tissues are Covered Charges under the Plan when the recipient is a Covered Person. When the donor has medical coverage, his or her plan will pay first. The benefits under this Plan will be reduced by those payable under the donor's plan. Donor charges include those for:

- Evaluating the organ or tissue;
- Removing the organ or tissue from the donor; and
- Transportation of the organ or tissue from within the United States and Canada to the place where the transplant is to take place.

Benefits payments for transplant charges are included under the Organ Transplant Maximum Benefit Limit shown in the Schedule of Benefits.

Benefits payments for donor charges are subject to the separate Donor Maximum Benefit Limit shown in the Schedule of Benefits.

- (l) The initial purchase, fitting and repair of **orthotic appliances** such as braces, splints or other appliances which are required for support for an injured or deformed part of the body as a result of a disabling congenital condition or an Injury or Sickness.
- (m) **Physical Therapy** by a licensed physical therapist. The therapy must be in accord with a Physician's exact orders as to type, frequency and duration and for conditions which are subject to significant improvement through short term therapy.
- (n) **Prescription Drugs** (as defined).
- (o) **Routine Preventive Care.** Covered charges under Medical Benefits are payable for routine preventive care as described in the Schedule of Benefits.

**Charges for Routine Well Adult Care.** Routine well adult care is care by a physician that is not for an Injury or Sickness.

**Charges for Routine Well Child Care.** Routine well child care is care by a physician that is not for an Injury or Sickness

- (p) The initial purchase, fitting and repair of fitted **prosthetic devices** which replace body parts. Replacement prosthetics will not be covered unless there is a sufficient change in the Covered Person's physical condition to make the original device no longer functional.
- (q) **Reconstructive Surgery.** Correction of abnormal congenital conditions and reconstructive mammoplasties will be considered Covered Charges.

This mammoplasty coverage will include reimbursement for:

- i. Reconstruction of the breast on which a mastectomy has been performed.
  - ii. Surgery and reconstruction of the other breast to produce a symmetrical appearance and
  - iii. Coverage of prostheses and physical complications during all stages of mastectomy including lymphedemas, in a manner determined in consultation with the attending Physician and the patient.
- (r) **Smoking cessation Treatment and Prescriptions.** Treatment program must be completed and certified by a licensed physician in order for a member to obtain reimbursement for services and prescriptions.
- (s) **Speech therapy** by a licensed speech therapist. Therapy must be ordered by a Physician and follow either: (i) surgery for correction of a congenital condition of the oral cavity, throat, or nasal complex (other than a frenectomy) of a person; (ii) an Injury; or (iii) a sickness that is other than a learning disorder.
- (t) **Spinal Manipulation/Chiropractic** services by a licensed M.D., D.O., or D.C.
- (u) **Surgical dressings**, splints, cast and other devices used in the reduction of fractures and dislocations.
- (v) **Coverage of Well Newborn Nursery/Physician Care.**  
Charges for Routine Nursery Care. Routine well newborn nursery care is care while the newborn is Hospital-confined after birth and includes room, board and other normal care for which a Hospital makes a charge.

This coverage is only provided if the newborn child is an eligible Dependent and a parent (1) is a Covered Person who was covered under the Plan at the time of the birth, or (2) enrolls himself or herself (as well as the newborn child if required) in accordance with the Special Enrollment provisions with coverage effective as of the date of birth.

The benefit is limited to Usual and Reasonable Charges for nursery care for the newborn child while Hospital confined as a result of the child's birth.

Charges for covered routine nursery care will be applied toward the Plan of the c.

Group health plans generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean delivery. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

- (x) Charges associated with the initial purchase of a (1) **wig** due to hair loss as a result of chemotherapy or radiation treatment.
- (y) Diagnostic **x-rays**.

## **WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA). For individuals receiving mastectomy related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prosthesis; and
- Treatment of physical complications of the mastectomy, including lymphedema.

If you would like more information regarding WHCRA call your Claims Supervisor at (866)-386-9779.

## **COST MANAGEMENT SERVICES**

**Cost Management Services for inpatient admissions-Medwatch 800-432-8421.**

**Please contact Worksite Benefit Services at 866-386-9779 for prior authorization requirements.**

**Failure to obtain the necessary pre-certification or prior authorization requirements, will result in a penalty.**

The patient or family member must call the applicable phone number to receive certification of certain Cost Management Services. This call must be made at least within 72 hours of services being rendered or within the next business day after an emergency.

## **UTILIZATION REVIEW**

Utilization review is a program designed to help insure that all Covered Persons receive necessary and appropriate health care while avoiding unnecessary expenses.

The program consists of:

- (a) Pre-certification of the Medical Necessity for the following non-emergency services before Medical and/or Surgical services are provided;  
Hospitalizations
- (b) Retrospective review of the medical Necessity of the listed services provided on an emergency basis;
- (c) Concurrent review, based on the admitting diagnosis, of the listed services requested by the attending Physician; and
- (d) Certification of services and planning for discharge from a Medical Care Facility or Cessation of medical treatment.

(e) Prior Authorization of the Medical Necessity for the following services:

IV Infusion Therapy  
Injections over \$1,000  
Skilled Nursing Facility  
Hospice  
Home Health Care  
Private Duty Nursing  
Chemotherapy treatment  
Radiation treatment  
Renal Dialysis

The purpose of the program is to determine what charges may be eligible for payment by the Plan. This program is not designed to be the practice of medicine or to be a substitute for the medical judgment of the attending Physician or other health care provider.

If a particular course of treatment or medical service is not certified, it means that either the Plan will not pay for the charges or the Plan will not consider that course of treatment as appropriate for the maximum reimbursement under the Plan. The patient is urged to find out why there is a discrepancy between what was requested and what was certified before incurring charges.

**THE NEWBORN AND MOTHER'S HEALTH PROTECTION ACT** - the Inpatient admission stay begins at the time of the delivery (or in the case of multiple births, at the time of the last delivery). If the delivery is outside of the hospital setting, the stay begins when the mother or newborn is admitted as an inpatient in connection with the childbirth. Determination if the admission is in connection with childbirth is a medical decision to be made by the attending physician.

The attending Physician does not have to obtain pre-certification from the Plan for prescribing a maternity length of stay that is 48 hours or less for a vaginal delivery or 96 hours or less for a cesarean delivery.

**In order to maximize Plan reimbursements, please read the following provisions carefully.**

**Here's how the program works.**

**Pre-certification.** Before a Covered Person enters a Medical Care Facility on a non-emergency basis or receives other listed medical services, the utilization review administrator will, in conjunction with the attending Physician, certify the care as appropriate for Plan reimbursement. A non-emergency stay in a Medical Care Facility is one that can be scheduled in advance.

The utilization review program is set in motion by a telephone call from the Covered Person. Contact the utilization review administrator at the telephone number on your ID card 72 hours before services are scheduled to be rendered with the following information:

- The name of the patient and relationship to the covered Employee
- The name, Member ID and address of the covered Employee
- The name of the Employer
- The name and telephone number of the attending Physician
- The name of the Medical Care Facility, proposed date of admission, and proposed length of stay
- The diagnosis and/or type of surgery
- The proposed rendering of listed medical services

If there is an **emergency** admission to the Medical Care Facility, the patient, patient's family member, Medical Care Facility or attending Physician must contact the utilization review administrator **within two business days** after the admission.

The utilization review administrator will determine the number of days of Medical Care Facility confinement or use of other listed medical services authorized for payment. **Failure to follow this procedure may reduce reimbursement received from the Plan.**

If the Covered Person does not receive authorization as explained in this section, the benefit payment will be reduced by 50% for all charges related to that confinement.

**Concurrent review, discharge planning.** Concurrent review of a course of treatment and discharge planning from a Medical Care Facility are parts of the utilization review program. The utilization review administrator will monitor the Covered Person's Medical Care Facility stay or use of other medical services and coordinate with the attending Physician, Medical Care Facilities and Covered Person either the scheduled release or an extension of the Medical Care Facility stay or extension or cessation of the use of other medical services.

If the attending Physician feels that it is Medically Necessary for a Covered Person to receive additional services or to stay in the Medical Care Facility for a greater length of time than has been pre-certified, the attending Physician must request the additional services or days.

## **SECOND AND/OR THIRD OPINION PROGRAM**

Certain surgical procedures are performed either inappropriately or unnecessarily. In some cases, surgery is only one of several treatment options. In other cases, surgery will not help the condition.

In order to prevent unnecessary or potentially harmful surgical treatments, the second and/or third opinion program fulfills the dual purpose of protecting the health of the Plan's Covered Persons and protecting the financial integrity of the Plan.

Benefits will be provided for a second (and third, if necessary) opinion consultation to determine Medical Necessity of an elective surgical procedure. An elective surgical procedure is one that can be scheduled in advance; that is, not an emergency or of a life threatening nature.

The patient may choose any board certified specialist who is not an associate of the attending Physician and who is affiliated in the appropriate specialty.

While any surgical treatment is allowed a second opinion, the following procedures are ones for which surgery is often performed when other treatments are available.

Appendectomy	Hernia Surgery	Spinal Surgery
Cataract Surgery	Hysterectomy	Surgery to knee, shoulder, elbow or toe
Cholecystectomy (gall bladder removal)	Mastectomy Surgery	Tonsillectomy and Adenoidectomy
Deviated septum (nose surgery)	Prostate Surgery	Tympanotomy (inner ear)
Hemorrhoidectomy	Salpingo-oophorectomy (removal of tubes/ovaries)	Varicose vein ligation

## **PREADMISSION TESTING SERVICE**

The Medical Benefits percentage payable will be for diagnostic lab tests and x-ray exams when:

- (1) Performed on an outpatient basis within seven days before a Hospital confinement

- (2) Related to the condition which causes the confinement; and
- (3) Performed in place of tests while Hospital confined.

Covered charges for this testing will be paid at the rates specified in the schedule of benefits.

## **CASE MANAGEMENT**

Case Management is a program whereby a case manager monitors the patient and explores, discusses and recommends coordinated and/or alternate types of appropriate Medical Necessary care. The case manager consults with the patient, the family and the attending Physician in order to develop a plan of care for approval by the patient's attending Physician and the patient. This plan of care may include some or all of the following:

- Personal support to the patient;
- Contacting the family to offer assistance and support;
- Monitoring Hospital or Skilled Nursing Facility;
- Determining alternative care options; and
- Assisting in obtaining any necessary equipment and services.

Case Management occurs when these alternate benefits will be beneficial to both the patient and the Plan.

The case manager will coordinate and implement the Case Management program by providing guidance and information on available resources and suggesting the most appropriate treatment plan. The Plan Administrator, attending Physician, patient and patient's family must all agree to the alternate treatment plan.

Once agreement has been reached the Plan Administrator will direct the Plan to reimburse Medically Necessary expenses as stated in the treatment plan, even if these expenses normally would not be paid by the Plan.

**Note: Case Management is a voluntary service. There are no reductions of benefits or penalties if the patient and family choose not to participate.**

**Each treatment plan is individually tailored to a specific patient and should not be seen as appropriate or recommended for any other patient, even one with the same diagnosis.**

## DEFINED TERMS

The following terms have special meanings and when used in this Plan will be capitalized.

**Active Employee** is an Employee who is on the regular payroll and who has begun to perform the duties of his or her job with the Employer on a full time basis.

**Ambulatory Surgical Center** is a licensed facility that is used for performing outpatient surgery, has a staff of Physicians, has continuous Physician and nursing care by registered nurses (R.N.) and does not provide for overnight stays.

**Birthing Center** means any freestanding health facility, place, professional office or institution which is not a Hospital or in a Hospital, where births occur in a home-like atmosphere. The facility must be licensed and operated in accordance with the laws pertaining to Birthing Centers in the jurisdiction where the facility is located.

The Birthing Center must provide facilities for obstetrical delivery and short-term recovery after delivery; provide care under full-time supervision of a Physician and either a registered nurse (R.N.) or a licensed nurse-midwife; and have a written agreement with a Hospital in the same locality for immediate acceptance of patient who develop complications or require pre or post delivery confinement.

**Brand Name** means a trade name medication.

**Calendar Year** means January 1<sup>st</sup> through December 31<sup>st</sup> of the same year,

**COBRA** means the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended.

**Covered Charge(s)** means those medically necessary services or supplies that are covered under this plan.

**Covered person** is an Employee or Dependent who is covered under this Plan.

**Creditable Coverage** includes most health coverage, such as coverage under a group health plan (including COBRA continuation coverage), HMO membership, and an individual health insurance policy, Medicaid or Medicare.

Creditable Coverage does not include coverage consisting solely of dental or vision benefits.

Creditable Coverage does not include coverage that was in place before a significant break of coverage of 63 days or more. With respect to the Trade Act of 2002, when determining whether a significant break in coverage has occurred, the period between the trade related coverage loss and the start of the special second COBRA election period under the Trade Act does not count.

**Custodial Care** is care (including room and board needed to provide that care) that is given principally for personal hygiene or for assistance in daily activities and can, according to generally accepted medical standards, be performed by persons who have no medical training. Examples of Custodial Care are: help in walking and getting out of bed; assistance in bathing, dressing, feeding; or supervision over medication which could normally be self-administered.

**Durable Medical Equipment** means Equipment which (a) can withstand repeated use (b) is primarily and customarily used to serve a medical purpose, (c) generally is not useful to a person in the absence of an Illness or Injury and (d) is appropriate for use in the home.

**Employee** means a person who is an Active, regular Employee of the Employer, regularly scheduled to work for the Employer in an Employee/Employer relationship.



**Employer** is RW Griffin Feed, Seed and Fertilizer, Inc.

**Enrollment Date** is the first day of coverage or, if there is a Waiting Period, the first day of the Waiting Period.

**ERISA** is the Employee Retirement Income Security Act of 1974, as amended.

**Experimental and/or Investigational** means services, supplies, care and treatment which does not constitute accepted medical practice properly within the range of appropriate medical practice under the standards of the case and by standards of a reasonably substantial, qualified, responsible, relevant segment of the medical and dental community or government oversight agencies at the time services were rendered.

The Plan Administrator must make an independent evaluation of the experimental/non experimental standings of specific technologies. The Plan Administrator shall be guided by a reasonable interpretation of Plan provisions. The decisions shall be made in good faith and rendered following a detailed factual background investigation of the claims and the proposed treatment. The decision of the Plan Administrator will be final and binding on the Plan. The Plan Administrator will be guided by the following principles:

- (1) If the drug or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished; or
- (2) If the drug, device, medical treatment or procedure, or the patient informed consent document utilized with the drug device, treatment or procedure was reviewed and approved by the treating facility's Institutional Review Board or other body serving a similar function, or federal law requires such review or approval; or
- (3) If Reliable Evidence shows that the drug, device, medical treatment or procedure is the subject of on-going phase I or phase II clinical trials, is the research, experimental, study or Investigational arm of on-going phase III clinical trials, or is otherwise under study to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with a standard means of treatment or diagnosis.
- (4) If Reliable Evidence shows that the prevailing opinion among experts regarding the drug, device, medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with a standard means of treatment or diagnosis.

Reliable Evidence shall mean only published reports and articles in the authoritative medical and scientific literature; the written protocol(s) used by the treating facility or the protocol(s) of another facility studying substantially the same drug device, medical treatment or procedure.

Drugs are considered Experimental if they are not commercially available for purchase and/or they are not approved by the Food and Drug Administration.

**Family Unit** is the covered Employee and the family members who are covered as Dependent under the Plan.

**Formulary** means a list of prescription medications compiled by the third party payor of safe, effective therapeutic drugs specifically covered by this Plan.

**Generic** means a prescription drug which has the equivalency of the brand name drug with the same use and metabolic disintegration. This Plan will consider as a Generic Drug any Food and Drug Administration approved generic pharmaceutical dispensed according to the professional standards of a licensed pharmacist and clearly designated by the pharmacist as being generic.

**Genetic Information** means information about genes, gene products and inherited characteristics that may derive from an individual or a family member. This includes information regarding carrier status and information derived from laboratory tests that identify mutations in specific genes or chromosomes, physical medical examinations, family histories and direct analysis of genes or chromosomes.

**Home Health Care Agency** is an organization that meets all of these tests: its main function is to provide Home Health Care Services and Supplies; it is federally certified as a Home Health Care Agency; and it is licensed by the state in which it is located, if licensing is required.

**Home Health Care Plan** must meet these tests: it must be a formal written plan made by the patient's attending Physician which is reviewed at least every 30 days; it must state the diagnosis; it must certify that the Home Health Care is in place of Hospital confinement; and it must specify the type and extent of Home Health Care required for the treatment of the patient.

**Home Health Care Services and Supplies** include: part-time or intermittent nursing care by or under the supervision of a registered nurse (R.N.); part-time or intermittent home health aide services provided through a Home Health Care Agency (this does not include general housekeeping services); physical, occupational and speech therapy; medical supplies; and laboratory services by or on behalf of the Hospital.

**Hospice Agency** is an organization where its main function is to provide Hospice Care Services and Supplies and it is licensed by the state in which it is located, if licensing is required.

**Hospice Care Plan** is a plan of terminal patient care that is established and conducted by a Hospice Agency and supervised by a Physician.

**Hospice Care Services and Supplies** are those provided through a Hospice Agency and under a Hospice Care Plan and include inpatient care in a Hospice Unit or other licensed facility, home care, and family counseling during the bereavement period.

**Hospice Unit** is a facility or separate Hospital Unit that provides treatment under a Hospice Care Plan and admits at least two unrelated persons who are expected to die within six months.

**Hospital** is an institution which is engaged primarily in providing medical care and treatment of sick and injured persons on an inpatient basis at the patient's expense and which fully meets these tests: it is accredited as a Hospital by the Joint Commission on Accreditation of Healthcare Organizations or the American Osteopathic Association Healthcare Facilities Accreditation Program; it is approved by Medicare as a Hospital; it maintains diagnostic and therapeutic facilities on the premises for surgical and medical diagnosis and treatment of sick and injured persons by or under the supervision of a staff of Physicians; it continuously provides on the premises 24-hour-a-day nursing services by or under the supervision of registered nurses (R.N.s) and it is operated continuously with organized facilities for operative surgery on the premises.

The definition of "Hospital" shall be expanded to include the following:

- A facility operating legally as a psychiatric Hospital or residential treatment facility for mental health and licensed as such by the state in which the facility operates.
- A facility operating primarily for the treatment of Substance Abuse if it meets these tests: maintains a permanent and full-time facilities for bed care and full-time confinement of at least 15 resident patients; has a Physician in regular attendance; continuously provides 24-hour a day nursing service by a registered nurse (R.N.); has a full-time psychiatrist or psychologist on the staff; and is primarily engaged in providing diagnostic and therapeutic services and facilities for treatment of Substance Abuse.

**Illness** means a bodily disorder, disease, physical sickness or Mental Disorder. Illness includes Pregnancy, childbirth, miscarriage or complications of Pregnancy.

**Injury** means an accidental physical Injury to the body caused by unexpected external means.

**Intensive Care Unit** is defined as a separate, clearly designated service area which is maintained within a Hospital solely for the care and treatment of patients who are critically ill. This also includes what is referred to as a "coronary care unit" or an "acute care unit." It has: facilities for special nursing care not available in regular rooms and wards of the Hospital; special life saving equipment which is immediately available at all times; at least two beds for the accommodation of the critically ill; and at least one registered nurse (R.N.) in continuous and constant attendance 24 hours a day.

**Late Enrollee** means a Plan Participant who enrolls under the Plan other than during the first 31-day period in which the individual is eligible to enroll under the Plan or during a Special Enrollment Period.

**Legal Guardian** means a person recognized by a court of law as having the duty of taking care of the person and managing the property and rights of a minor child.

**Lifetime** is a word that appears in this Plan in reference to benefit maximums and limitations. Lifetime is understood to mean while covered under this Plan. Under no circumstances does Lifetime mean during the lifetime of the Covered Person.

**Medical Care Facility** means a Hospital, a facility that treats one or more specific ailments or any type of Skilled Nursing Facility.

**Medical Emergency** means a sudden onset of a condition with acute symptoms requiring immediate medical care and includes such conditions as heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respiration, convulsions or other such acute medical conditions.

**Medically Necessary** care and treatment is recommended or approved by a Physician; is consistent with the patient's conditions or accepted standards of good medical practice; is medically proven to be effective treatment of the condition; is not performed mainly for the convenience of the patient or provider of medical services; is not conducted for research purposes; and is the most appropriate level of services which can be safely provided to the patient.

All of these criteria must be met; merely because a Physician recommends or approves certain care does not mean that it is Medically Necessary.

The Plan Administrator has the discretionary authority to decide whether care or treatment is Medically Necessary.

**Medicare** is the Health Insurance for the Aged and Disabled program under Title XVIII of the Social Security Act, as amended.

**Mental Disorder** means any disease or condition, regardless of whether the cause is organic, that is classified as a Mental Disorder in the current edition of International Classification of Diseases, published by the U.S. Department of Health and Human Services or is listed in the current edition of Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association.

**Morbid Obesity** is a diagnosed condition in which the body weight exceeds the medically recommended weight by either 100 pounds or is twice the medically recommended weight for a person of the same height, age and mobility as the Covered Person.

**Never Event** is a serious reportable adverse event that is reasonably preventable through application of evidence based guidelines. These errors include, but are not limited to the following: Surgery on the wrong body part, foreign object left in patient after surgery, intravascular air embolism, blood incompatibility, stage 3 or 4 pressure ulcers, electric shock, burn or falls while confined to a facility.

**No-Fault Auto Insurance** is the basic reparations provision of a law providing for payments without determining fault in connection with automobile accidents.

**Outpatient Care and/or Services** is treatment including services, supplies and medicines provided and used at a Hospital under the direction of a Physician to a person not admitted as a registered bed patient; or services rendered in a Physician's office, laboratory or X-ray facility, an Ambulatory Surgical Center, or the patient's home.

**Pharmacy** means a licensed establishment where covered Prescription Drugs are filled and dispensed by a pharmacist licensed under the laws of the state where he or she practices.

**Physician** means a Doctor of Medicine (M.D.), Doctor of Osteopathy (D.O.), Doctor of Dental Surgery (D.D.S.), Doctor of Podiatry (D.P.M.), Doctor of Chiropractic (D.C.), Audiologist, Certified Nurse Anesthetist, Licensed Professional Counselor, Licensed Professional Physical Therapist, Master of Social Work (M.S.W.), Midwife, Occupational Therapist, Optometrist (O.D.), Physiotherapist, Psychiatrist, Psychologist (Ph.D.), Speech Language Pathologist and any other practitioner of the healing arts who is licensed and regulated by a state or federal agency and is acting within the scope of his or her license.

**Plan** means RW Griffin Feed, Seed and Fertilizer Employee Health Plan, which is a benefits plan for certain employees of RW Griffin Feed, Seed and Fertilizer, Inc. and is described in this document.

**Plan Participant** is any Employee or Dependent who is covered under this Plan.

**Plan Year** is the 12-month period beginning on either the effective date of the Plan or on the day following the end of the first Plan Year which is a short Plan Year.

**A Pre-existing Condition** is a condition for which medical advice, diagnosis, care or treatment was recommended or received within six months prior to the person's Enrollment Date under this Plan. Genetic Information is not a condition. Treatment includes receiving services and supplies, consultations, diagnostic tests or prescribed medicines. In order to be taken into account, the medical advice, diagnosis, care or treatment must have been recommended by, or received from, a Physician.

The Pre-Existing Condition does not apply to pregnancy, to a newborn child who is covered under this Plan within 31 days of birth, or to a child who is adopted or placed for adoption before attaining age 18 and who, as of the last day of the 31 day period beginning on the date of the adoption or placement for adoption, is covered under this Plan. Pre-Existing Condition exclusion may apply to coverage before the date of the adoption or placement for adoption.

The prohibition on Pre-Existing Condition exclusion for newborn, adopted, or pre-adopted children does not apply to an individual after the end of the first 63-day period during all of which the individual was not covered under any Creditable Coverage.

**Pregnancy** is childbirth and conditions associated with Pregnancy, including complications.

**Prescription Drug** means any of the following: a Food and Drug Administration-approved drug or medicine which, under federal law, is required to bear the legend: "Caution: federal law prohibits dispensing without prescription"; injectable insulin, hypodermic needles or syringes, but only when dispensed upon a written prescription of a licensed Physician. Such drug must be Medically Necessary in the treatment of a Sickness or Injury.

**Sickness** is:

For a covered Employee and covered Spouse: Illness, disease or Pregnancy.

For a covered Dependent other than Spouse: Illness or disease, not including Pregnancy or its complications.

**Skilled Nursing Facility** is a facility that fully meets all of these tests:

It is licensed to provide professional nursing services on an inpatient basis to persons convalescing from Injury or Sickness. The service must be rendered by a registered nurse (R.N.) or by a licensed practical nurse (L.P.N.) under the direction of a registered nurse. Services to help restore patients to self-care in essential daily living activities must be provided.

- (1) Its services are provided for compensation and under the full-time supervision of a Physician.
- (2) It provides 24 hour per day nursing services by licensed nurses, under the direction of a Full-time registered nurse.
- (3) It maintains a complete medical record on each patient.
- (4) It has an effective utilization review plan.
- (5) It is not, other than incidentally, a place for rest, the aged, drug addicts, alcoholics, mental retardates, Custodial or educational care or care of Mental Disorders.
- (6) It is approved and licensed by Medicare.

This term also applies to charges incurred in a facility referring to itself as an extended care facility, convalescent nursing home, rehabilitation hospital, long-term acute care facility or any other similar nomenclature.

**Spinal Manipulation/Chiropractic Care** means skeletal adjustments, manipulations or other treatment in connection with the detection and correction by manual or mechanical means of structural imbalance or subluxation in the human body. Such treatment is done by a Physician to remove nerve interference resulting from, or related to, distortion, misalignment or subluxation of, or in, the vertebral column.

**Substance Abuse** is regular excessive compulsive drinking of alcohol and/or physical habitual dependence on drugs. This does not include dependence on tobacco and ordinary caffeine containing drinks.

**Temporomandibular Joint (TMJ)** syndrome is the treatment of jaw joint disorders including conditions of the structures linking the jaw bone and skull and the complex of muscles, nerves and other tissues related to the temporomandibular joint. Care and treatment shall include, but are not limited to orthodontics, crowns, inlays, physical therapy and any appliance that is attached to or rests on the teeth.

**Total Disability (Totally Disabled)** means: in the case of a Dependent child, the complete inability as a result of Injury or Sickness to perform the normal activities of a person of like age and sex in good health.

**Usual and Reasonable Charge** is a charge which is not higher than the usual charge made by the provider of the care or supply and does not exceed the usual charge made by most providers of like service in the same area. This test will consider the nature and severity of the condition being treated. It will also consider medical complications or unusual circumstances that require more time, skill or experience.

The Plan will reimburse the actual charge billed if it is less than the Usual and Reasonable Charge.

The Plan Administrator has the discretionary authority to decide whether a charge is Usual and Reasonable.

## **PLAN EXCLUSIONS**

**Note: All exclusions related to Prescription Drugs are shown in the Prescription Drug Plan.**

**For all Medical Benefits shown in Schedule of Benefits, a charge for the following is not covered.**

- (1) **Abortion.** Services, supplies care or treatment in connection with an abortion unless the life of the mother is endangered by the continued Pregnancy or the Pregnancy is the result of rape or incest.
- (2) **Acupuncture and/or Hypnosis**
- (3) **Adverse Audit.** Any amount determined by audit to not be payable.
- (4) **Alcohol.** Services, supplies care or treatment to a Covered Person for an Injury or Sickness which occurred as a result of that Covered Person's illegal use of alcohol. The arresting officer's determination of inebriation will be sufficient for the exclusion. Expenses will be covered for Injured Covered Person's other than the person illegally using alcohol. This exclusion does not apply if the Injury resulted from an act of domestic violence or a medical (including both physical and mental health) condition.
- (5) **Biofeedback Treatment**
- (6) **Bereavement Counseling.** Counseling of a person who has experienced the loss of a significant person or other attachment figure.
- (7) **Chelation.** Any treatment for services, supplies, care or treatment related to Chelation (metallic ion) therapy unless due to heavy metal poisoning.
- (8) **Cosmetic Surgery.** Charges for procedures, medical advice or treatment directed at improving appearance and that does not meaningfully promote the proper function of the body or prevent disease or illness unless care and treatment is:
  - The repair of defects resulting from an injury or illness provided each treatment received within 12 months of illness or injury.
  - The replacement of disease tissue surgically removed;
  - The correction of an abnormal congenital condition in a covered dependent.

- (9) **Complications of non-covered treatments.** Services, supplies care or treatment required as a result of complications from a treatment not covered under the Plan are not covered.
- (10) **Court Ordered Treatment.** Treatment for mental disorders, substance abuse or any other illness that is ordered by the court.
- (11) **Custodial Care.** Services or supplies provided mainly as a rest cure, maintenance or Custodial Care.
- (12) **Dentistry.** Charges for dentistry of any kind, except as specifically stated in the Medical Benefits provision.
- (13) **Developmental Delays.** Charges incurred for developmental delays.
- (14) **Durable Medical Equipment.** Charges for rental or purchase of Durable Medical Equipment except as specified in the Medical Benefits provisions. The following are specifically excluded:
- a) air conditioners, humidifiers, dehumidifiers or purifiers;
  - b) blood pressure instruments, stethoscopes, clinical thermometers, scales, elastic bandages, stockings or first aid supplies;
  - c) hypo-allergenic pillows, orthopedic mattresses, waterbeds, blankets or mattress cover;
  - d) heating pads, hot water bottles, home enema equipment, rubber gloves or sterile water;
  - e) saunas, steam baths or swimming pools;
  - f) deluxe equipment, i.e. motor driven chairs or beds, when standard equipment is adequate;
  - g) rental or purchase of equipment if Covered Person is a patient at a facility that provides such equipment;
  - h) escalators, elevators, electric stair chairs, elevator chairs or non-hospital adjustable beds;
  - i) physical fitness, exercise or ultraviolet/tanning equipment;
  - j) residential structure modification to facilitate use of equipment;
  - k) maintenance agreements, repair, adjustment and replacement of components and accessories or
  - l) other items of equipment which do not meet listed criteria.
- (15) **Educational or Vocational testing.** Services for educational or vocational testing or training except for diabetic teaching.
- (16) **Excess charges.** The part of an expense for care and treatment of an Injury or Sickness that is in excess of the Usual and Reasonable Charge.
- (17) **Exercise programs.** Exercise programs for treatment of any condition, except for Physician supervised cardiac rehabilitation, occupational or physical therapy is covered by this Plan as outlined in the schedule of benefits.
- (18) **Experimental or not Medical Necessary.** Care and treatment that is either Experimental or not Medical Necessary.
- (19) **Eye Care.** Radial Keratotomy or other eye surgery to correct refractive disorders. This exclusion does not apply to aphakic patients and soft lenses or sclera shells intended for use as a corneal bandages.

- (20) Foot Care.** Treatment of weak, strained, flat, unstable or unbalanced feet, metatarsalgia or bunions (except for open cutting operations) and treatment of corns, calluses or toenails (unless needed in treatment of a metabolic or peripheral vascular disease). Surgical removal of toenails will be covered if related to a diabetic condition or ingrown nail.
- (21) Foreign travel.** Care, treatment or supplies out of the U.S if travel is for the sole purpose of obtaining medical services.
- (22) Government coverage.** Care, treatment or supplies furnished by a program or agency funded by any government. This does not apply to Medicaid or Medicare.
- (23) Hair loss.** Care and treatment for hair loss including wigs, hair transplant or any drug that promises hair growth, whether or not prescribed by a Physician, except for (1) wig after chemotherapy or radiation treatment.
- (24) Hazardous Hobby or Activity.** Care and treatment of an injury or Sickness that results from engaging in a Hazardous Hobby or Activity. A hobby or activity is hazardous if it is an activity which is characterized by a constant threat of danger or risk of bodily harm. Examples of hazardous hobbies or activities are skydiving, auto racing, hang gliding, jet ski operating or bungee jumping.
- (25) Hearing aids and exams.** Charges for services or supplies in connection with hearing aids or exams for their fitting, except as may be covered under the well adult or well child sections of this Plan.
- (26) Hospital employees.** Professional services billed by a Physician or nurse who is an employee of a Hospital or Skilled Nursing Facility and paid by the Hospital or Facility for the service.
- (27) Illegal acts.** Charges for services received as a result of Injury or Sickness caused by or contributed to by engaging in an illegal act or occupation; by committing or attempting to commit any crime, criminal act, assault or to other felonious behavior; or by participating in a riot or public disturbance. This exclusion does not apply if the Injury resulted from an act of domestic violence or a medical condition.
- (28) Illegal drugs of medications.** Services, supplies, care or treatment to a Covered Person for Injury or Sickness resulting from that Covered Person's voluntary taking of or being under the influence of any controlled substance, drug, hallucinogen or narcotic not administered on the advice of a Physician. Expenses will be covered for Injured Covered Persons other than the person using controlled substances. This exclusion does not apply if the Injury resulted from an act of domestic violence or a medical condition.
- (29) Impotence.** Care, supplies, services, diagnostic testing and treatment for impotency.
- (30) Infertility.** Care, supplies, services, diagnostic testing and treatment for infertility, artificial insemination, or in vitro fertilization.
- (31) Marital or pre-marital counseling.** Care and treatment for marital or pre-marital counseling, group or financial counseling.
- (32) Mental and Nervous.** Care and treatment for any disease or condition, regardless of whether the cause is organic, that is classified as a Mental Disorder in the current edition of International Classification of Diseases, published by the U.S. Department of Health and Human Services or is listed in the current edition of Diagnostic and Statistical Manual of Mental Disorders, published by the American Psychiatric Association.



- (33) **No charge.** Care and treatment for which there would not have been a charge if no coverage had been in force.
- (34) **Non-compliance.** All charges in connection with treatments or medications where the patient either is in non compliance with or is discharged from a Hospital or Skilled Nursing Facility against medical advice.
- (35) **Non-Emergency Hospital admissions.** Care and treatment billed by a Hospital for non-Medical Emergency admissions on a Friday or Saturday. This does not apply if surgery is performed within 24 hours of admission.
- (36) **No obligation to pay.** Charges incurred for which the Plan has no legal obligation to pay.
- (37) **No Physician recommendation.** Care, treatment or supplies not recommended and approved by a Physician; or treatment, services or supplies when the Covered Person is not under the regular care of a Physician. Regular care means ongoing medical supervision or treatment which is appropriate care for Injury or Sickness.
- (38) **Not specified as covered.** Non-traditional medical services, treatment or supplies which are not specified as covered under this Plan.
- (39) **Obesity.** Care and treatment of obesity, weight loss or dietary control, whether or not it is, in any case, parts of the treatment plan for another Sickness. Specifically excluded are charges for bariatric surgery, including but not limited to, gastric bypass, stapling and intestinal bypass, and lap band surgery, including reversals. Medically Necessary surgical and non-surgical charges for Morbid Obesity are not covered.
- (40) **Occupational.** Care and treatment of an Injury or Sickness that is occupational, that is, arises from work for wage and profit including self-employment.
- (41) **Personal comfort items.** Personal comfort items or other equipment, such as, but not limited to, air conditioners, air-purification units, humidifiers, electric heating units, orthopedic mattresses, blood pressure instruments, scales, elastic bandages or stockings, non prescription drugs and medicines, and first-aid supplies and non hospital adjustable beds.
- (42) **Plan design excludes.** Charges excluded by the Plan design as mentioned in this document.
- (43) **Pregnancy of a daughter.** Care and treatment of Pregnancy and Complications of Pregnancy for a dependent daughter only.
- (44) **Relative giving services.** Professional services performed by a person who ordinarily resides in the Covered Person's home or is related to the Covered Person as a Spouse, parent, child, brother or sister, whether the relationship is by blood or exists in law.
- (45) **Replacement braces.** Replacement of braces of the leg, arm, back, neck or artificial arms or legs, unless there is sufficient change in the Covered Person's physical condition to make the original device no longer functional.
- (46) **Routine care.** Charges for routine or periodic examinations, screening examinations, evaluation procedures, preventive medical care, or treatment or services not directly related to the diagnosis or treatment of a specific Injury, Sickness or pregnancy related condition which is known or reasonably suspected, unless such care is specifically covered in the Schedule of Benefits.

- (47) **Self Inflicted.** Any loss due to an intentionally self inflicted Injury. This exclusion does not apply if the Injury resulted from an act of domestic violence or a medical (including both physical and mental) condition.
- (48) **Services before or after coverage.** Care, treatment or supplies for which a charge was incurred before a person was Covered under this Plan or after coverage ceased under this Plan.
- (49) **Sex changes.** Care, services, or treatment for congenital transsexualism, gender dysphoria or sexual reassignment or change. The exclusion includes medication, implants, hormone therapy, surgery, medical or psychiatric treatment.
- (50) **Sleep disorders.** Care and treatment for sleep disorders unless deemed Medical Necessary.
- (51) **Smoking cessation.** Care, treatment, services, or supplies for smoking cessation, unless specified as covered under the Prescription Drug benefit portion of the plan or in the schedule of benefits.
- (52) **Substance Abuse.** This plan does not cover the care and treatment of Substance Abuse.
- (53) **Surgical sterilization.** Care and treatment for surgical sterilization or their reversals.
- (54) **Travel or accommodations.** Charges for travel or accommodations, whether or not recommended by a Physician, except for ambulance charges as defined as a covered expense.
- (55) **Vision Care.** Services and supplies, including but not limited to eyeglasses and contact lenses.
- (56) **War.** Any loss that is due to a declared or undeclared act of war.

## PREScription DRUG BENEFITS

### Pharmacy Drug Charge

Participating pharmacies have contracted with the Plan to charge Covered Persons reduced fees for covered Prescription Drugs. Pharmacy Data Management, Inc. is the administrator of the pharmacy drug plan.

### Copayments

The copayment is applied to each covered pharmacy drug or mail order drug charge and is shown in the schedule of benefits. The copayment amount is not a covered charge under the medical Plan. Any one pharmacy prescription is limited to a 31 day supply.

If a drug is purchased from a non-participating pharmacy or a participating pharmacy when the Covered Person's ID card is not used, the amount payable in excess of the amounts shown in the schedule of benefits will be the ingredient cost and dispensing fee.

Prescription Drugs purchased from a non-participating pharmacy or a participating pharmacy when the Covered Person's ID card is not used are not covered.

**Calendar Year Maximum** limits, if any, are outlined in the schedule of benefits.

### Covered Prescription Drugs

- (1) All drugs prescribed by a Physician that require a prescription either by federal or state law. This includes oral contraceptives, but excludes any drugs stated as not covered under this Plan.
- (2) All compound prescriptions containing at least one prescription ingredient in a therapeutic quantity.
- (3) Insulin and other diabetic supplies when prescribed by a Physician

### Limits to This Benefit

This benefit applies only when a Covered Person incurs a covered Prescription Drug charge for any one prescription will be limited to:

- (1) Refills only up to the number of time specified by a Physician.
- (2) Refills up to one year from the date of an order by a Physician.

### Expenses Not Covered

This benefit will not cover a charge for any of the following.

- (1) **Administration.** Any charge for the administration of a covered Prescription Drug.
- (2) **Appetite suppressants. A charge for appetite suppressants, dietary supplement or vitamin supplements,** except for prenatal vitamins requiring a prescription or prescription vitamin supplements containing fluoride.

- (3) **Consumed on premises.** Any drug or medicine that is consumed or administered at the place where it is dispensed.
- (4) **Devices.** Devices of any type, even though such devices may require a prescription. These include (but are not limited to) therapeutic devices, artificial appliances, braces, support garments, or any similar device.
- (5) **Drugs used for cosmetic purposes.** Charges for drugs used for cosmetic purposes, such as anabolic steroid, Retin A or medications for hair growth or removal.
- (6) **Experimental.** Experimental drugs and medicines, even though a charge is made to the Covered Person.
- (7) **FDA.** Any drug not approved by the Food and Drug Administration.
- (8) **Immunization.** Immunization agents or biological sera.
- (9) **Impotence.** A charge for impotence medication.
- (10) **Infertility.** A charge for infertility medication.
- (11) **Injectable supplies.** A charge for hypodermic syringes and/or needles (other than insulin).
- (12) **Inpatient medication.** A drug or medicine that is to be taken by the Covered Person, in whole or in part, while Hospital confined. This includes being confined in any institution that has a facility for the dispensing of drugs and medicines on its premises.
- (13) **Investigational.** A drug or medicine labeled: "Cautions-limited by federal law to investigational use".
- (14) **Medical Exclusions.** A charge excluded under Medical Plan Exclusions with the exception of Mental/Nervous and Substance Abuse Drugs which are a covered benefit.
- (15) **No charge.** A charge for Prescription Drugs which, may be properly received without charge under local, state or federal programs.
- (16) **No prescription.** A drug or medicine that can legally be bought without a written prescription. This does not apply to injectable insulin. Some over the counter medications may be covered under the plan. If any over the counter medications are covered, they will be listed in the schedule of benefits.
- (17) **Refills.** Any refill that is requested more than one year after the prescription was written or any refill that is more than the number of refills ordered by the Physician.
- (18) **Smoking cessation.** A charge for Prescription Drugs, such as nicotine gum or smoking deterrent patches, for smoking cessation.

## HOW TO SUBMIT A CLAIM

**Benefits under this plan shall be paid only if the Plan Administrator decides in its discretion that a Covered Person is entitled to them.**

- (1) When a covered person has a Claim to submit for payment that person must:
- (2) Obtain a claim form from the Personnel Office or the Plan Administrator.
- (3) Complete the Employee portion of the form. ALL QUESTIONS MUST BE ANSWERED.
- (4) Have the Physician or Dentist complete the provider's portion of the form.
- (5) For Plan reimbursements, attach bills for services rendered. ALL BILLS MUST SHOW:
  - Name of Plan
  - Employee's name
  - Name of patient
  - Member ID
  - Name, address, telephone number of the provider of care
  - Diagnosis
  - Type of services rendered, with diagnosis and/or procedure codes
  - Date of services
  - Charges
- (6) Send the above to the Plan Supervisor at this address:

Worksite Benefit Services  
PO Box 707  
Tifton, Ga. 31793  
(866) 386-9779

## WHEN CLAIMS SHOULD BE FILED

Claims should be filed with the Plan Supervisor within 6 months of the date charges for the service was incurred. Benefits are based on the Plan's provisions at the time the charges were incurred. Claims filed later than that date may be declined or reduced unless:

- (a) It's not reasonably possible to submit the claim in that time; and
- (b) The claim is submitted within one year from the date incurred. This one year period will not apply when the person is not legally capable of submitting the claims

The Plan Supervisor will determine if enough information has been submitted to enable proper consideration of the claims. If not, more information may be requested from the claimant. The Plan reserves the right to have a Plan Participant seek a second medical opinion.

## CLAIMS PROCEDURES

Following is a description of how the Plan processed Claims for benefits. A Claim is defined as any request for a Plan benefit, made by a claimant or by a representative of a claimant that complies with the Plan's reasonable procedure for making benefits Claims. The listed are maximum times only. A period of time begins at the circumstances. "Days" means calendar day.

There are different kinds of Claims and each one has a specific timetable for approval, payment, request for further information, or denial of the Claim. If you have any questions regarding this procedure please contact the Plan Supervisor.

### **Urgent Care Claim**

A Claim involving Urgent Care is any Claim for medical care or treatment where using the timetable for a non-urgent determination could seriously jeopardize the life or health of the claimant; or the ability of the claimant to regain maximum function; or in the opinion of the attending or consulting Physician, would subject the claimant to severe pain that could not be adequately managed without the care or treatment that is the subject of the Claim.

A Physician with knowledge of the claimant's medical condition may determine if a Claim is one involving Urgent Care. If there is not such Physician, an individual acting on behalf of the Plan applying the judgment of a prudent layperson that possesses an average knowledge of health and medicine may make the determination.

In case of a Claim involving Urgent Care, the following timetable applies:

Notification to claimant of benefit determination	72 hours
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Insufficient information on the Claim, or failure to follow Plan's procedure for filing a Claim:

Notification to claimant, orally or in writing	24 hours
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Response by claimant, orally or in writing	48 hours
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Benefit determination, orally or in writing	48 hours
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Ongoing courses of treatment, notification of:

Reduction or termination before the end on treatment	72 hours
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Determination as to extending course of treatment	24 hours
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If there is an adverse benefit determination on a Claim involving Urgent Care, a request for an expedited appeal may be submitted orally or in writing by the claimant. All necessary information, including the Plan's benefit determination or review, may be transmitted between the Plan and the claimant by telephone, facsimile, or other similarly expeditious method.

### **Pre-Service Claims**

A Pre-Service Claim means any Claim for a benefit under this Plan conditions receipt of the benefit, in whole or in part, on approval in advance of obtaining medical care. These are, for example, Claims subject to precertification. Please see the Cost Management section of this booklet for further information about Pre-Service Claims.

In the case of a Pre-Service Claim, the following timetable applies:

Notification to claimant of benefit determination	15 days
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Extension due to matters beyond the control of the Plan	15 days
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Insufficient information of the Claim:

Notification of	15 days
Response by claimant	45 days
Notification, orally or in writing, of failure to follow the Plan's procedure for filing a claim	5 days

Ongoing courses of treatment:

Reduction or termination before the end of treatment	15 days
Request to extend course of treatment	15 days
Review of adverse benefit determination	30 days
Reduction or termination before the end of the treatment	15 days
Request to extend course of treatment	15 days

**Post-Service Claim**

A Post-Service Claim means any Claim for a Plan benefit that is not a Claim involving Urgent care or a Pre-Service Claim; in other words, a Claim that is a request for payment under the Plan for covered medical services already received by the claimant.

In the case of a Post-Service Claim, the following timetable applies:

Notification to claimant of benefit determination	30 days
Extension due to matters beyond the control of the Plan	15 days
Extension due to insufficient information on the Claim	15 days
Response by claimant following notice of insufficient information.	45 days
Review of adverse benefit determination	30 days per benefit appeal

**Notice to claimant of adverse benefit determinations**

Except with Urgent Care Claims, when the notification may be oral followed by written or electronic notification within three days of the oral notification, the Plan Administrator shall provide written or electronic notification of any adverse benefit determination. The notice will state, in a manner calculated to be understood by the claimant:

- (1) The specific reason or reasons for the adverse determination.
- (2) Reference to the specific Plan provisions on which the determination was based.
- (3) A description of any additional material or information necessary for the claimant to perfect the Claim and an explanation of why such material or information is necessary.
- (4) A description of the Plan's review procedures, incorporating any voluntary appeal procedure offered by the Plan, and the right time limits applicable to such procedures'.

- (5) A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and to the information relevant to the Claim. "You and your Plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office".
- (6) If the adverse benefit determination was based on an internal rule, guideline, protocol, or other similar criterion, the specific rule, guideline, protocol, or criterion will be provided free of charge. If this is not practical, a statement will be included that such a rule, guideline, protocol, or criterion was relied upon in making the adverse benefit determination and a copy will be provided free of charge to the claimant upon request.
- (7) If the adverse benefit determination is based on Medical Necessity or Experimental or Investigational treatment or similar exclusion or limit, an explanation of scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's medical circumstances, will be provided. If this is not practical, a statement will be included that such explanation will be provided free of charge, upon request.

## **APPEALS**

When a claimant receives an adverse benefit determination, the claimant has 180 days following receipt of the notification in which to appeal the decision. A claimant may submit written comments, documents, records, and other information relating to the Claim. If the claimant so requests, he or she will be provided, free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the Claim.

The period of time with which a benefit determination on review is required to be made shall begin at the time an appeal is filed in accordance with the procedures of the Plan. This timing is without regard to whether all the necessary information accompanies the filing.

A document, record or other information shall be considered relevant to a Claim if it:

- (1) Was relied upon in making a benefit determination
- (2) Was submitted considered or generated in the course of making the benefit determination, without regard to whether it was relied upon in making the benefit determination.
- (3) Demonstrated compliance with the administrative processes and safeguards designed to ensure and to verify that benefit determinations are made in accordance with Plan documents and Plan provisions have been applied consistently with respect to all claimants; or
- (4) Constituted a statement of policy or guidance with respect to the Plan concerning the denied treatment option or benefit.

The review shall take into account all comments, documents, records and other information submitted by the claimant relevant to the Claim, without regard to whether such information was submitted or considered in the initial benefit determination. The review will not afford deference to the initial adverse benefit determination and will be conducted by a fiduciary of the Plan who is neither the individual who made the adverse benefit determination nor a subordinate of that individual.



The plan fiduciary may allow the Plan Supervisor to review the appeals and make a determination of coverage. It is understood that the Plan Fiduciary has the final authority on the appeal and that the Plan Supervisor's responsibility is review solely based on the language in the Plan document.

If the determination was based on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is Experimental, Investigational or Medical Necessary or appropriate, the fiduciary shall consult with a health care professional who was not involved in the original benefit determination. This health care professional will have appropriate training and experience in the field of medicine involved in the medical judgment. Additionally, medical or vocational experts whose advice was obtained on behalf of the Plan in connections with the initial determination will be identified.

### **Voluntary appeals, including voluntary arbitration**

During voluntary dispute resolution, any statute of limitations or other defense based on timeliness is tolled during the time and voluntary appeal is pending. The Plan waives any right to assert that a claimant has failed to exhaust administrative remedies because he or she did not elect to submit a benefit dispute to the voluntary appeal provided by the Plan. A claimant may elect a voluntary appeal after exhaustion of appeals of an adverse benefit determination as explained in the section above entitled "Appeals". However, this voluntary appeal may be conducted as one of the two appeals available to the claimant. The Plan will provide to the claimant, at no cost and upon request, sufficient information about the voluntary appeal to enable the claimant to make an informed judgment about whether to submit a benefit dispute to the voluntary level of appeal. This information will include a statement that the decision will have no effect on the claimant's right to any other benefits under the Plan; will list the rules of the appeal; state the claimant's right to representation; enumerate the process for selecting the decision maker; and give circumstances, if any, that may affect the impartiality of the decision maker. No fees or costs will be imposed on this claimant as part of the voluntary level of appeal, and the claimant will be told this.

## **COORDINATION OF BENEFITS**

**Coordination of the benefit plans.** Coordination of benefits sets rules for the order of payment of Covered Charges when two or more plans, including Medicare, are paying. When a covered person (including spouse and children) is covered by this plan and another plan, the plans will coordinate benefits when the claim is received.

The plan that pays first according to the rules will pay as if there is not other plan involved. The secondary and subsequent plans will pay the balance due up to 100% of the total allowable expenses. The total reimbursement will never be more than the amount that would have been paid if the secondary plan had been the primary plan. The balance due, if any, is the responsibility of the Covered Person.

**Benefit plan.** This provision will coordinate the medical and dental benefits of a benefit plan. The term benefit plan means this Plan or any one of the following plans:

- (1) Group or group-type plans, including franchise or blanket benefit plans.
- (2) Blue Cross and Blue Shield group plans.
- (3) Group practice and other group prepayment plans.
- (4) Federal government plans or programs. This includes Medicare.
- (5) Other plan required or provided by law. This does not include Medicaid or any benefit plan like it that, by its terms does not allow coordination.
- (6) No Fault Auto Insurance, by whatever names it is called, when not prohibited by law.

**Allowable charge.** For a charge to be allowable it must be a Usual and Reasonable Charge and at least part of it must be covered under this Plan.

In the case of HMO (Health Maintenance Organization) or other in-network only plans: This Plan will not consider any charges in excess of what an HMO or network provider has agreed to accept as payment in full. Also when an HMO or network plan is primary and the Covered Person does not use an HMO or network provider, this Plan will not consider as an allowable charge any charge that would have been covered by the HMO or network plan had the Covered Person used the services of an HMO or network provider.

In the case of service type plans where services are provided as benefits, the reasonable case value of each service will be the allowable charge.

**Automobile limitations.** When medical payments are available under vehicle insurance, the Plan shall pay excess benefits only, without reimbursement for the vehicle plan deductibles. This Plan will always be considered the secondary carrier regardless of the individual's election PIP (personal injury protection) coverage with the auto carrier.

**Benefit plan payment order.** When two or more plans provide benefits for the same allowable charge, benefit payment will follow these rules.

- (1) Plans that do not have a coordination provision, or one like it, will pay first. Plans with such a provision will be considered after those without one.
- (2) Plans with a coordination provision will pay their benefits up the Allowable Charge:
  - (a) The benefits of the plan which covers the person directly (that is as an employee, member or subscriber) ("Plan A") are determined before those of the plan which covers the person as a dependent ("Plan B")
  - (b) The benefits of a benefit plan which covers a person as an Employee who is neither laid off nor retired are determined before those of a benefit plan which covers that person as a laid off or Retired Employee. The benefits of a benefit plan which covers a Dependent of an Employee who is neither laid off nor retired are determined before those a benefit plan which covers a person as a Dependent of a laid off or Retired Employee. If the other benefit plan does not have this rule, and if as a result, the plans do not agree on the order of benefits, this rule does not apply.
  - (c) The benefits of a benefit plan which covers a person as an Employee who is neither laid off nor retired or a Dependent of an Employee who is neither laid off nor retired are determined before those of a plan which covers the person as a COBRA beneficiary.
  - (d) When a child is covered as a dependent and the parents are not separated or divorced, these rules will apply:
    - (i) The benefits of a benefit plan of the parent whose birthday falls earlier in a year that are determined before those of the benefit plan of the parent whose birthday falls later in that year.
    - (ii) If both parents have the same birthday, the benefits of the benefit plan which has covered the patient for the longer time are determined before those of the benefit plan which covers the other parent.
    - (iii) In the case of a dependent where the parent's were never married, rules (i) and (ii) above will apply, unless there are court orders specifying which parent will carry coverage.

(e) When a child's parents are divorced or legally separated, these rules will apply:

- (i) The rule applies when the parent with custody of the child has not remarried. The benefit plan of the parent with custody will be considered before the benefit plan of the parent without custody.
  - (ii) This rule applies when the parent with custody of the child has remarried. The benefit plan of the parent with custody will be considered first. The benefit plan of the stepparent that covers the child as a Dependent will be considered next. The benefit plan of the parent without custody will be considered last.
  - (iii) This rule will be in place of items (i) and (ii) above when it applies. A court decree may state which parent is financially responsible for medical and dental benefits of the child. In this case, the benefit plan of that parent will be considered before other plans that cover the child as a Dependent.
  - (iv) If the specific terms of the court decree state that the parents shall share joint custody, without stating that one of the parents is financially responsible for healthcare expenses of the child, the plans covering the child shall follow the order of benefit determination rules outlined above when a child is covered as a Dependent and the parents are not legally separated or divorce.
  - (v) For parents who were never married to each other, the rules apply as set out above as long as paternity has been established
- (f) If there is still a conflict after these rules have been applied, the benefit plan which has covered the patient for the longer time will be considered first. When there is a conflict in coordination of benefit rules, the Plan will never pay more than 50% of allowed charges when paying secondary,
- (3) Medicare will pay primary, secondary or last to the extent stated in federal law. When Medicare is to be the primary payer, this Plan will base its payment upon benefits that would have been paid by Medicare by Parts A and B, regardless of whether or not the person was enrolled under both of these parts.
  - (4) If a plan participant is under a disability extension from a previous benefit plan, that benefit plan will pay first and this Plan will pay second.
  - (5) The plan will pay primary to Tricare to the extent required by Federal law.

**Claims determination period.** Benefits will be coordinated on a Calendar Year basis. This is called the claims determination period.

**Right to receive or release necessary information.** To make this provision work, this Plan may give or obtain needed information from another insurer or any other organization or person. This information may be given or obtained without the consent of or notice to any other person. A Covered Person will give this Plan the information it asks for about other plans and their payment of allowable charges.

**Facility of payment.** This Plan may pay benefits that should be paid by another benefit plan. In this case the Plan may recover the amount paid from the other benefit plan or the Covered Person. That repayment will count as a valid payment under the other benefit plan.

Further, this Plan may pay benefits that are later found to be greater than the allowable charge. in this case, this Plan may recover the amount of the overpayment from the source to which it was paid.

**Exception to Medicaid.** In accordance with ERISA, the Plan shall not take into consideration the fact that an individual is eligible for or is provided medical assistance through Medicaid when enrolling an individual in the Plan or making a determination about the payments for benefits received by a Covered Person under the Plan.

## **THIRD PARTY RECOVERY PROVISION**

### **RIGHT OF SUBROGATION AND REFUND**

**When this provision applies.** The Covered Person may incur medical or dental charges due to Injuries which may be caused by the act or omission of a Third Party or a Third Party may be responsible for payment. In such circumstances, the Covered Person may have a claim against that Third Party, or insurer, for payment of the medical or dental charges. Accepting benefits under this Plan for those incurred medical or dental expenses automatically assigns to the Plan any rights the Covered Person may have to Recover payments from any Third Party or insurer. This Subrogation right allows the Plan to pursue any claim which the Covered Person has against any Third Party, or insurer, whether or not the Covered Person chooses to pursue that claim. The Plan may make a claim directly against the Third Party or insurer, but in any event, the Plan has a lien on any amount Recovered by the Covered Person whether or not designated as payment for medical expenses. This lien shall remain in effect until the Plan is repaid in full.

The payment for benefits received by a Covered Person under the Plan shall be made in accordance with the assignment of rights by or on behalf of the Covered Person as required by Medicaid.

In any case in which the Plan has a legal liability to make payments for benefits received by a Covered Person, to the extent that payment has been made through Medicaid, the payment for benefits under the Plan shall be made in accordance with any state law that has provided that the state has acquired the rights of the Covered Person to the payment of those benefits.

The Covered Person:

- (1) Automatically assigns to the Plan his or her rights against any Third Party or insurer when this provision applies; and
- (2) Must repay to the Plan the benefits paid on his or her behalf out of the Recovery made from the Third Party or insurer.

**Amount subject to Subrogation or Refund.** The Covered Person agrees to recognize the Plan's right to Subrogation and reimbursement. These rights provide the Plan with 100%, first dollar priority over any and all Recoveries and funds paid by a Third Party to a Covered Person relative to the Injury or Sickness, including a priority over any claim for non-medical or dental charges, attorney fees, or other costs or expenses. Accepting all rights the Covered Person may have to recover payments from any responsible third party. Further, accepting benefits under this Plan for those incurred medical or dental expenses automatically assigns to the Plan the Covered Person's Third Party Claims.

Notwithstanding its priority to funds, the Plan's Subrogation and Refund rights, as well as the rights assigned to it, are limited to the extent to which the Plan has made, or will make, payments for medical or dental charges as well as any costs and fees associated with the enforcement of its rights under the Plan. The Plan reserves the right to be reimbursed for its court costs and attorneys' fees if the Plan needs to file suit in order to Recover payment for medical or dental expenses from the Covered Person. Also, the Plan's right to subrogation still applies if the Recovery received by the Covered Person is less than the claimed damage, and, as a result, the claimant is not made whole.

When a right of Recovery exists, the Covered Person will execute and deliver all required instruments and papers as well as doing whatever else is needed to secure the Plan's right of Subrogation as a condition to having the Plan make payments. In addition, the Covered Person will do nothing to prejudice the right of the Plan to Subrogate.

**Conditions Precedent to Coverage.** The Plan shall have no obligation whatsoever to pay medical or dental benefits to a Covered Person if a Covered Person refuses to cooperate with the Plan's reimbursement and Subrogation rights or refuses to execute and deliver such papers as the Plan may require in furtherance of its reimbursement and Subrogation rights. Further, in the event the Covered Person is a minor, the Plan shall have no obligation to pay any medical or dental benefits incurred on account of Injury of Sickness caused by a responsible Third Party until after the Covered Person or his authorized legal representative obtains valid court recognition and approval of the Plan's 100%, first dollar reimbursement and Subrogation rights on all Recoveries, as well as approval for the execution of any papers necessary for the enforcement thereof, as described herein.

#### **Defined terms:**

**"Covered Person"** means anyone covered under the Plan, including minor dependents.

**"Recover", "Recovered", "Recovery" or "Recoveries"** means all monies paid to the Covered Person by way of judgment, settlement, or otherwise to compensate for all losses caused by the Injury or Sickness, whether or not said losses reflect medical or dental charges covered by the Plan. "Recoveries" further includes, but is not limited to, recoveries for medical or dental expenses, attorneys' fees, costs and expenses, pain and suffering, loss of consortium, wrongful death, lost wages and any other recovery of any form of damages or compensation whatsoever.

**"Refund"** means repayment to the Plan for medical or dental benefits that it has paid toward the care and treatment of the Injury and Sickness.

**"Subrogation"** means the Plan's right to pursue and place a lien upon the Covered Person's claims for medical or dental charges against the other person.

**"Third Party"** means any Third Party including another person or a business entity.

**Recovery from another plan under which the Covered Person is covered.** This right of Refund also applies when a Covered Person Recovers under an uninsured or underinsured motorist plan (which will be treated as Third Party coverage when reimbursement or Subrogation is in order), homeowner's plan, renter's plan, medical malpractice plan or any liability plan.

**Rights of Plan Administrator.** The Plan Administrator has a right to request reports on and approve of all settlements.

## COBRA CONTINUATION OPTIONS

Under federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), certain Employees and their families covered under RW Griffin Feed, Seed and Fertilizer, Inc. Employee Health Plan (the Plan) will be entitled to the opportunity to elect a temporary extension of benefits (called "COBRA" continuation coverage") where coverage under the Plan would otherwise end. This notice is intended to inform Plan Participants and beneficiaries, in summary fashion, of their rights and obligations under the continuation coverage provisions of COBRA, as amended and reflected in final and proposed regulations published by the Department of the Treasury. This notice is intended to reflect the law and does not grant or take away any rights under the law. The Plan Administrator is RW Griffin Feed, Seed and Fertilizer, Inc., 420 S. Pearl Ave, Patterson, Georgia, 31534, (912) 632-4406. Complete instructions on COBRA, as well as election forms and other information, will be provided by the Plan Administrator or its designee to Plan Participants who become Qualified Beneficiaries under COBRA.

**What is COBRA continuation coverage?** COBRA continuation coverage is group health plan coverage that an employer must offer to certain Plan Participants and their eligible family members (called "Qualified Beneficiaries") at group rates for up to a statutory-mandated maximum period of time or until they become ineligible for COBRA continuation coverage, whichever comes first. The right to COBRA continuation coverages triggered by the occurrence of one of certain enumerated events that result in the loss of coverage under the terms of the employer's Plan (the "Qualifying Event"). The coverage must be identical to the Plan coverage that the Qualified Beneficiary had immediately before the Qualifying Event, or if the coverage has been changed, the coverage must be identical to the coverage provided to similarly situated active employees who have not experienced a Qualifying Event (in other words, similarly situated nonCOBRA beneficiaries).

**Who is a Qualified Beneficiary?** In general, a Qualified Beneficiary is:

- (1) Any individual who, on the day before a Qualifying Event, is covered under a Plan by virtue of being on that day either a covered Employee, the Spouse of a covered Employee, or a Dependent child of a covered Employee. If, however, an individual is denied or not offered coverage under the Plan under circumstances in which the denial or failure to offer constitutes a violation of applicable law, then the individual will be considered to have had the Plan coverage and will be considered a Qualified Beneficiary if that individual experiences a Qualifying Event.
- (2) Any child who is born to or placed for adoption with a covered Employee during a period of COBRA continuation coverage. If, however, an individual is denied or not offered coverage under the Plan under circumstances in which the denial or failure to offer constitutes a violation of applicable law, the individual will be considered to have had the Plan coverage and will be considered a Qualified Beneficiary if that individual experiences a Qualifying Event.

The term "covered Employee" includes not only common-law employees (whether part-time or full-time) but also any individual who is provided coverage under the Plan due to his or her performance of services for the employer sponsoring the Plan (e.g., self-employed individuals, independent contractor, or corporate director). However, this provision does not establish eligibility of these individuals. Eligibility for Plan Coverage shall be determined in accordance with Plan Eligibility provisions.

An individual is not a Qualified Beneficiary if the individual's status as a covered Employee is attributable to a period in which the individual was a nonresident alien who received from the individual's Employer no earned income that constituted income from sources within the United States. If, on account of the preceding reason, and individual is not a qualified beneficiary, the Spouse or Dependent child of the individual is not considered a Qualified Beneficiary by virtue of the relationship to the individual. A domestic partner is not a Qualified Beneficiary.

Each Qualified Beneficiary (including a child who is born to or placed for adoptions with a covered Employee during a period of COBRA continuation coverage) must be offered the opportunity to make an independent election to receive COBRA continuation coverage.

**What is a Qualifying Event?** A Qualifying Event is any of the following if the Plan provided that the Plan participant would lose coverage (i.e., cease to be covered under the same terms and conditions as in effect immediately before the Qualifying Event) in the absence of COBRA continuation coverage.

- (i) The death of a covered Employee.
- (ii) The termination (other than by reason of the Employee's gross misconduct), or reduction of hours, of a covered Employee's employment.
- (iii) The divorce or legal separation of a covered Employee from the Employee's Spouse. If the Employee reduces or eliminates the Employee's Spouse's Plan coverage in anticipation of a divorce or separation, and a divorce or legal separation later occurs, then the divorce or legal separation may be considered a Qualifying Event even though the Spouse's coverage was reduced or eliminated before the divorce or legal separation.
- (iv) A covered Employee's enrollment in the Medicare program.
- (v) A Dependent child's ceasing to satisfy the Plan's requirements for a Dependent Child (e.g., attainment of the maximum age for dependency under the Plan).

If the Qualifying Event causes the covered Employee, or the covered Spouse or a Dependent child of the covered Employee, to cease to be covered under the Plan under the same terms and conditions as in effect immediately before the Qualifying Event, the persons losing such coverage become Qualified Beneficiaries under COBRA if all the other conditions of COBRA are also met. For example, any increase in contribution that must be paid by a covered Employee, or the Spouse, or a Dependent child of the covered Employee, for coverage under the Plan that results from the occurrence of one of the events listed above is a loss of coverage.

The taking of leave under the Family and Medical Leave Act of 1993 ("FMLA") does not constitute a Qualifying Event. A Qualifying Event will occur, however, if an Employee does not return to employment at the end of the FMLA leave and all COBRA continuation coverage conditions are present. If a Qualifying Event occurs, it occurs on the last day of FMLA leave and the applicable maximum coverage period is measured from this date (unless coverage is lost at a later date and the Plan provides for the extension of the required periods, in which case the maximum coverage date is measured from the date when coverage is lost). Note that the covered Employee and family members will be entitled to COBRA continuation coverage even if they failed to pay the employee portion of premiums for coverage under the Plan during the FMLA leave.

**What factors should be considered when determining to elect COBRA continuation coverage?**

You should take into account that a failure to continue your group health coverage will affect your rights under federal law. First, you can lose the right to avoid having pre-existing condition exclusions applied by group health plans if there is more than a 63 day gap in health coverage and election of COBRA continuation coverage may help you avoid such a gap. Second, if you do not elect COBRA continuation coverage and pay the appropriate premiums for the maximum time available to you, you will lose the right to convert to an individual health insurance policy which does not impose such pre-existing exclusions. Finally, you should take into account that you have special enrollment rights under federal law (HIPAA). You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your Spouse's employer) within 30 days after Plan coverage ends due to a Qualifying Event listed above. you will also have the same special right at the end of COBRA continuation coverage if you get COBRA continuation coverage for the maximum time available to you.

**What is the procedure for obtaining COBRA continuation coverage?** The Plan has conditioned the availability of COBRA continuation coverage upon the timely election of such coverage. An election is timely if it is made during the election period.

**What is the election period and how long must it last?** The election period is the time period within which the Qualified Beneficiary must elect COBRA continuation coverage under the Plan. The election period must begin not later than the date the Qualified Beneficiary would lose coverage on account of the Qualifying Event and ends 60 days after the later of the date the Qualified Beneficiary would lose coverage on account of the Qualifying Event or the date notice is provided to the Qualified Beneficiary of her or his right to elect COBRA continuation coverage. If coverage is not elected within the 60 day period, all rights to elect COBRA continuation coverage are forfeited.

Note: if a covered employee who has been terminated or experienced a reduction of hours qualifies for a trade readjustment allowance or alternative trade adjustment assistance under a federal law called the Trade Act of 2002, and the employee and his or her covered dependents have not elected COBRA coverage within the normal election period, a second opportunity to elect COBRA coverage will be made available for themselves and certain family members, but only within a limited period of 60 days or less and only during the six months immediately after their group health plan coverage ended. Any person who qualifies or thinks that he or she and/or his family members may qualify for assistance under this special provision should contact the Plan Administrator for further information.

The Trade Act of 2002 also created a new tax credit for certain TAA-eligible individuals and for certain retired employees who are receiving pension payments from the Pension Benefit Guaranty Corporation (PBHC) (eligible individuals). Under the new tax credit provisions, eligible individuals can either take a tax credit or get advance payment of 65% of premiums paid for qualified health insurance, including continuation coverage, if you have any questions about these new tax provisions, you may call the Health Coverage Tax Credit Consumer Contact Center toll-free at 1-866-628-4282. TTD/TTY callers may call toll-free at 1-866-626-4282 more information about the Trade Act is also available at [www.doleta.gov/tradeact](http://www.doleta.gov/tradeact).

**Is a covered Employee or Qualified Beneficiary responsible for informing the Plan Administrator of the occurrence of a Qualifying Event?** The Plan will offer COBRA continuation coverage to Qualified Beneficiaries only after the Plan Administrator or his designee has been timely notified that a Qualifying Event has occurred. The employer (if the employer is not the Plan Administrator) will notify the Plan Administrator of the Qualifying Event within 30 days following the date coverage ends when the Qualifying Event is:

- (1) The end of employment or reduction of hours of employment,
- (2) Death of the employee,
- (3) Commencement of a proceeding in bankruptcy with respect to the employer, or
- (4) Enrollment of the employee in any part of Medicare.

### **IMPORTANT**

For the other Qualifying Events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you or someone on your behalf must notify the Plan Administrator or its designee in writing within 60 days after the Qualifying Event occurs, using the procedures specified below. If these procedures are not followed or if the notice is not provided in writing to the Plan Administrator or its designee during the 60 day notice period, any spouse or dependent child who loses coverage will not be offered the option to elect continuation coverage. You must send this notice to the COBRA Administrator.



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### **NOTICE PROCEDURES:**

Any notice that you provide must be in writing. Oral notice, including notice by telephone, is not acceptable. You must mail, fax or hand-deliver your notice to the person, department or firm listed below at the following address:

**RW Griffin Feed, Seed and Fertilizer, Inc  
420 S. Pearl Ave  
Patterson, Ga. 31534  
(888) 384-5828**

If mailed, your notice must be postmarked no later than the last day of the required notice period. Any notice you provide must state:

- The **name of the plan or plans** under which you lost or are losing coverage,
- The **name and address of the employee** covered under the plan,
- The name(s) and address(es) **of the Qualified Beneficiary(ies)**, and
- The **Qualifying Event** and the **date** it happened.

If the Qualifying Event is a divorce or legal separation, your notice must include a copy of the divorce decree or the legal separation agreement.

Be aware that there are other notice requirements in other contexts, for example, in order to qualify for a disability extension

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**Once the Plan Administrator or its designee receive timely notice that a Qualifying Event has occurred, COBRA continuation coverage will be offered to each of the Qualified Beneficiaries. Each Qualified Beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage for their spouses and parents may elect COBRA continuation coverage on behalf of their children. For each Qualified Beneficiary who elects COBRA continuation coverage, COBRA continuation coverage will begin on the date that plan coverage would otherwise have been lost. If you or your spouse or dependent children do not elect continuation coverage within the 60-day election period described above, the right to elect continuation coverage will be lost.**

**Is a waiver before the end of the election period effective to end a Qualified Beneficiary's election rights?** If, during the election period, a Qualified Beneficiary waives COBRA continuation coverage, the waiver can be revoked at any time before the end of the election period. Revocation of the waiver is an election of COBRA continuation coverage. However, if a waiver is later revoked, coverage need not be provided retroactively (that is, from the date of the loss of coverage until the waiver is revoked.) waivers and revocations of waiver are considered made on the date they are sent to the Plan Administrator or its designee, as applicable.

**Is COBRA coverage available if a Qualified Beneficiary has other group health plan coverage or Medicare?** Qualified Beneficiaries who are entitled to elect COBRA continuation coverage may do so even if they are covered under another group health plan or are entitled to Medicare benefits on or before the date on which COBRA is elected. However, a Qualified Beneficiary's COBRA coverage will terminate automatically if, after electing COBRA, he or she becomes entitled to Medicare or becomes covered under other group health plan coverage (but only after any applicable pre-existing condition exclusions of the other plan have been exhausted or satisfied.)

**When may a Qualified Beneficiary's COBRA continuation coverage be terminated?** During the election period, a Qualified Beneficiary may waive COBRA continuation coverage. Except for an interruption of coverage in connection with a waiver, COBRA continuation coverage that has been elected for a Qualified Beneficiary must extend for at least the period beginning on the date of the Qualifying Event and ending not before the earliest of the following dates:

- (1) The last day of the applicable maximum coverage period.
- (2) The first day of which Timely Payment is not made to the Plan with respect to the Qualified Beneficiary.
- (3) The date upon which the Employer ceases to provide any group health plan (including a successor plan) to any employee.
- (4) The date, after a date of the election that the Qualified Beneficiary first becomes covered under any other Plan that does not contain any exclusion or limitation with respect to any pre-existing condition, other than such an exclusion or limitation that does not apply to, or is satisfied by, the Qualified Beneficiary.
- (5) The date after the date of the election that the Qualified Beneficiary first enrolls in the Medicare program (either part A or part B, whichever occurs earlier).
- (6) In the case of a Qualified Beneficiary entitled to a disability extension, the later of:
  - (a) 29 months after the date of the Qualifying Event or (ii) the first day of the month that is more than 30 days after the date of a final determination under Title II or XVI of the Social Security Act that the disabled Qualified Beneficiary whose disability resulted in the Qualified Beneficiary's entitlement to the disability extension is no longer disabled, whichever is earlier; or
  - (b) The end of the maximum coverage period that applies to the Qualified Beneficiary without regard to the disability extension.

The Plan can terminate for cause the coverage of a Qualified Beneficiary on the same basis that the Plan terminates for cause the coverage of similarly situated non-COBRA beneficiaries, for example, for the submission of a fraudulent claim.

In the case of an individual who is not a Qualified Beneficiary and who is receiving coverage under the Plan solely because of the individual's relationship to a Qualified Beneficiary, if the Plan's obligation to make COBRA continuation coverage available to the Qualified Beneficiary ceases, the Plan is not obligated to make coverage available to the individual who is not a Qualified Beneficiary.

**What are the maximum coverage periods for COBRA continuation coverage?** The maximum coverage periods are based on the type of the Qualifying Event and the status of the Qualified Beneficiary, as shown below:

- (1) In the case of a Qualifying Event that is termination of employment or reduction of hours of employment, the maximum coverage period ends 18 months after the Qualifying Event if there is not a disability extension and 29 months after the Qualifying Event if there is a disability extension.
- (2) In the case of a covered Employee's enrollment in the Medicare program before experiencing a Qualifying Event that is a termination of employment or reduction of hours of employment, the maximum coverage period for Qualified Beneficiaries other than the covered Employee ends on the later of:

- (a) 36 months after the date the covered Employee becomes enrolled in the Medicare program; or
- (b) 18 months (or 29 months, if there is a disability extension) after the date of the covered Employee's termination of employment or reduction of hours of employment.
- (3) In the case of a Qualified Beneficiary who is a child born to or placed for adoption with a covered Employee during a period of COBRA continuation coverage, the maximum coverage period is the maximum coverage period applicable to the Qualifying Event giving rise to the period of COBRA continuation coverage during which the child was born or placed for adoption.
- (4) In the case of any other Qualifying Event than described above, the maximum coverage period ends 36 months after the Qualifying Event.

**Under what circumstances can the maximum coverage period be expanded?** If a Qualifying Event that gives rise to an 18-month or 29-month maximum coverage period is followed, within that 18-month or 29-month maximum period, by a second Qualifying Event that gives rise to a 36-month maximum coverage period, the original period is expanded to 36 months, but only for individuals who are Qualified Beneficiaries at the time of and with respect to both Qualifying Events. In no circumstances can the COBRA maximum coverage period be expanded to more than 36 months after the date of the first Qualifying Event. The Plan Administrator must be notified of the second Qualifying Event within 60 days of the second Qualifying Event. The notice must be sent to the Plan Sponsor in accordance with the procedures above.

**How does a Qualified Beneficiary become entitled to a disability extension?** A disability extension will be granted if an individual (whether or not the covered Employee) who is a Qualified Beneficiary in connection with the Qualifying Event that is a termination or reduction in hours of a covered Employee's employment, is determined under Title II or XVI of the Social Security Act to have been disabled at any time during the first 60 days of COBRA continuation coverage. To qualify for the disability extension the Qualified Beneficiary must also provide the Plan Administrator with notice of the disability determination on a date that is both within 60 days after the date of the determination and before the end of the original 18 month maximum coverage. This notice should be sent to the Plan Sponsor in accordance with the procedures above.

**Does the plan require payment for COBRA continuation coverage?** For any period of COBRA continuation coverage under the Plan, Qualified Beneficiaries who elect COBRA continuation coverage are required to pay for COBRA continuation coverage.

**Must the Plan allow payment for COBRA continuation coverage to be made in monthly installments?** Yes. The Plan is also permitted to allow for payment at other intervals.

**What is Timely Payment for payment for COBRA continuation coverage?** Timely Payment means a payment made no later than 30 days after the first day of the coverage period. Payment that is made to the Plan by a later date is also considered Timely Payment if either under the terms of the Plan, covered employees or Qualified Beneficiaries are allowed until that later date to pay for their coverage for the period or under the terms of an arrangement between Employer and the entity that provides Plan benefits on the Employer's behalf, the Employer is allowed until that later date to pay for coverage of similarly situated non-COBRA beneficiaries for the period.

Notwithstanding the above paragraph the Plan does not require payment for any period of COBRA continuation coverage for a Qualified Beneficiary earlier than 45 days after the date on which the election of COBRA continuation coverage is made for that Qualified Beneficiary. Payment is considered made on the date on which it is postmarked to the Plan.

If Timely Payment is made to the Plan in an amount that is not significantly less than the amount the Plan requires to be paid for a period of coverage, then the amount paid will be deemed to satisfy the Plan's requirement for the amount to be paid unless the Plan notifies the Qualified Beneficiary of the amount of the deficiency and grants a reasonable period of time for payment of the deficiency to be made. A "reasonable period of time" is 30 days after the notice is provided. A shortfall in a Timely Payment is not significant if it is no greater than the lesser of \$50 or 10% of the required amount.

**IF YOU HAVE QUESTIONS.** If you have questions about your COBRA continuation coverage, you should contact the COBRA Administrator. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

**KEEP YOU PLAN ADMINISTRATOR INFORMED OF ADDRESS CHANGES.** In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

### **RESPONSIBILITIES FOR PLAN ADMINISTRATION**

**PLAN ADMINISTRATOR.** RW Griffin Feed, Seed and Fertilizer, Inc. Employee Health Plan is the benefit plan of RW Griffin Feed, Seed and Fertilizer, the Plan Administrator, also called the Plan Sponsor. It is to be administered by the Plan Administrator in accordance with the provisions of ERISA. An individual may be appointed by RW Griffin Feed, Seed and Fertilizer, Inc. to be a Plan Administrator and serve at the convenience of the Employer. If the Plan Administrator resigns, dies or is otherwise removed from his position, RW Griffin Feed, Seed and Fertilizer, Inc. shall appoint a new Plan Administrator as soon as reasonably possible.

The Plan Administrator shall administer this Plan in accordance with its terms and establish its policies, interpretations, practices, and procedures. It is the express intent of the Plan that the Plan Administrator shall have maximum legal discretionary authority to construe and interpret the terms and provisions of the Plan, to make determination regarding issues which relate to eligibility for benefits, to decide disputes which may arise relative to a Plan Participant's rights, and to decide questions of Plan interpretation and those of fact relating to the Plan. The decisions of the Plan Administrator will be final and binding on all interested parties.

Service of legal process may be made upon the Plan Administrator.

#### **DUTIES OF THE PLAN ADMINISTRATOR:**

- (1) To administer the Plan in accordance with its terms.
- (2) To interpret the Plan, including the right to remedy possible ambiguities, inconsistencies or omissions.
- (3) To decide disputes which may arise relative to a Plan Participant's rights.
- (4) To prescribe procedures for filing a claim for benefits and to review claim denials.
- (5) To keep and maintain the Plan documents and all other records pertaining to the Plan.
- (6) To appoint a Plan supervisor to pay claims.
- (7) To perform all necessary reporting as required by ERISA.

- (8) To establish and communicate procedures to determining whether a medical child support order is qualified under ERISA Sec. 609.
- (9) To delegate to any person or entity such powers, duties and responsibilities as it deems appropriate.

**PLAN ADMINISTRATOR COMPENSATION.** The Plan Administrator serves **without** compensation; however, all expenses for plan administration, including compensation for hired services, will be paid by the Plan.

## **FIDUCIARY**

A fiduciary exercises discretionary authority or control over management of the Plan or the disposition of its assets, renders investment advice to the Plan or has discretionary authority or responsibility in the administration of the Plan.

**FIDUCIARY DUTIES.** A fiduciary must carry out his or her duties and responsibilities for the purpose of providing benefits to the Employees and their Dependent(s), and defraying reasonable expenses of administering the Plan. These duties must be carried out:

- (1) With care, skill, prudence and diligence under the given circumstances that a prudent person, acting in a like capacity and familiar with such matters, would use in a similar situation;
- (2) By diversifying the investment of the Plan so as to minimize the risk of large losses, unless under the circumstances it is clearly prudent not to do so; and
- (3) In accordance with the Plan documents to the extent that they agree with ERISA.

**THE NAMED FIDUCIARY.** A “named fiduciary” is the one named in the Plan. A named fiduciary can appoint others to carry out fiduciary responsibilities (other than as a trustee) under the Plan. These other persons become fiduciaries themselves and are responsible for their acts under the Plan. To the extent that the named fiduciary allocates its responsibility to other persons, the named fiduciary shall not be liable for any act or omission of such person unless either:

- (1) The named fiduciary has violated its stated duties under ERISA in appointing the fiduciary, establishing the procedure to appoint the fiduciary or continuing either the appointment or the procedures; or
- (2) The named fiduciary breached its responsibility under Section 405(a) of ERISA.

**CLAIMS SUPERVISOR IS NOT A FIDUCIARY.** A Claims supervisor is not a fiduciary under the Plan by virtue of paying claims in accordance with the Plan’s rules as established by the Plan Administrator.

## **COMPLIANCE WITH HIPAA PRIVACY STANDARDS.**

Certain members of the Employer’s workforce perform services in connection with administration of the Plan. In order to perform these services, it is necessary for these employees from time to time to have access to Protected Health Information (as defined below).

Under the Standards for Privacy of Individually Identifiable Health Information (45 CFR part 164, the “Privacy Standards”), these employees are permitted to have access subject to the following:

- (1) **General.** The Plan shall not disclose Protected Health Information to any member of the Employer’s Workforce unless each of the following conditions set out in the HIPAA Privacy Section is met. “Protected Health Information” shall have the same definition as set out in the

- (2) **Permitted Uses and Disclosures.** Protected Health Information disclosed to members of the Employer's workforce shall be used or disclosed by them only for purposes of Plan administrative functions. The Plan's administrative functions shall include all Plan payment and health care operations. The terms "payment" and "health care operations" shall have the same definitions as set out in the Privacy Standards, but the term "payment" generally shall mean activities taken with respect to payment of premiums or contributions, or to determine or fulfill Plan responsibilities with respect to coverage, provision of benefits, or reimbursement for health care. "Health Care Operations" shall have the same definition as set out in the Privacy Standards, but the term "payment" generally shall mean activities on behalf of the Plan that are related to quality assessment; evaluation, training or accreditation of health care providers; underwriting, premium rating and other functions related to obtaining or renewing an insurance contract, including stop-loss insurance; medical review; legal services or auditing functions; or business planning, management and general administrative activities.
- (3) **Authorized Employees.** The Plan shall disclose Protected Health Information only to members of the Employer's workforce, who are designated and are authorized to receive such Protected Health Information, and only to the extent and in the minimum amount necessary for these persons to perform duties with respect to the Plan. For purposes of this HIPAA Privacy section, "members of the Employer's workforce" shall refer to all employees and other person under the control of the Employer.
- (a) **Updates Required.** The Employer shall amend the Plan promptly with respect to any changes in the members of its workforce who are authorized to receive Protected Health Information.
- (b) **Use and Disclosure Restricted.** An authorized member of the Employer's workforce who receives Protected Health Information shall use or disclose the Protected Health Information only to the extent necessary to perform his or her duties with respect to the Plan.
- (c) **Resolutions of Issues of Noncompliance.** In the event that any member of the Employer's workforce uses or discloses Protected Health Information other than as permitted by the Privacy Standards, the incident shall be reported to the privacy official. The privacy official shall take appropriate action, including:
- (i) Investigation of the incident to determine whether the breach occurred inadvertently, through negligence, or deliberately; whether there is a pattern of breaches; and the degree of harm caused by the breach.
  - (ii) Applying appropriate sanctions against the persons causing the breach, which, depending upon the nature of the breach may include, oral or written reprimand, additional training or termination of employment;
  - (iii) Mitigating any harm caused by the breach to the extent practicable; and
  - (iv) Documentation of the incident and all actions taken to resolve the issue and mitigate any damages.

**(4) Certification of Employer.** The employer must provide certification to the Plan that it agrees to:

- (a)** Not use or further disclose the Protected Health Information other than as permitted or required by the Plan documents or as required by law.
- (b)** Ensure that any agent or subcontractor, to whom it provides Protected Health Information received from the Plan, agrees to the same restrictions and conditions that apply to the Employer with respect to such information.
- (c)** Not use or disclose Protected Health Information for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Employer.
- (d)** Report to the Plan any use or disclosure of the Protected Health Information of which it becomes aware that is inconsistent with the uses or disclosures hereunder or required by law;
- (e)** Make available Protected Health Information to individual Plan members in accordance with Section 164.524 of the Privacy Standards;
- (f)** Make available Protected Health for amendment by individual Plan members and incorporate any amendments to Protected Health Information in accordance with Section 164.526 of the Privacy Standards;
- (g)** Make available the Protected Health Information required to provide any accounting of disclosures to individual Plan member in accordance with Section 164.528 of the Privacy Standards.
- (h)** Make its internal practice, books and records relating to the use and disclosure of Protected Health Information received from the Plan available to the Department of Health and Human Services for purposes of determining compliance by the Plan with Privacy Standards;
- (i)** If feasible, return or destroy all Protected Health Information received from the Plan that the Employer still maintains in any form, and retain no copies of such information when no longer needed for the purpose of which disclosure was made, except that, if such return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction of the information unfeasible; and
- (j)** Ensure the adequate separation between the Plan and member of the Employer's workforce, as required by Section 164.504(f) (2) (iii) of the Privacy Standards.

The following members of RW Griffin Feed, Seed and Fertilizer, Inc workforce are designate as authorized to receive Protected Health Information from RW Griffin Feed, Seed and Fertilizer, Inc Employee Health Plan ("the Plan") in order to perform their duties with respect to the Plan: Human Resources Department, Accounting Department, and Information Technology Department.

**COMPLIANCE WITH THE HIPAA ELECTRONIC SECURITY STANDARDS.** Under the Security Standards for the Protection of Electronic Protected Health Information (45 CFR Part 164.300 et., seq., the "Security Standards") the Employer agrees to the following:

- (1) The Employer agrees to implement reasonable and appropriate administrative, physical and technical safeguards to protect the confidentiality, integrity and availability of Electronic Protected Health Information that the Employer creates, maintains or transmits on behalf of the Plan. "Electronic Protected Health Information" shall have the same definition as set out in the Security Standards, but generally shall mean Protected Health Information that is transmitted by or maintained in electronic media.
- (2) The Employer shall ensure that any agent or subcontractor to whom it provides Electronic Protected Health Information shall agree, in writing, to implement reasonable and appropriate security measures to protect the Electronic Protected Health Information.
- (3) The Employer shall ensure that reasonable and appropriate security measures are implemented to comply with the conditions and requirements set forth in Compliance with HIPAA Privacy Standards provisions Authorized Employees and Certification of Employers as described above.

#### **FUNDING THE PLAN**

The cost of the Plan is funded as follows:

**For Employee and Dependent Coverage:** Funding is derived from the funds of the Employer and contributions made by the covered Employees.

The level of any Employee contributions will be set by the Plan Administrator. These Employee contributions will be used in funding the cost of the Plan as soon as practicable after they have been received from the Employee or withheld from the Employee's pay through payroll deduction.

Benefits are paid directly from the Plan through the Plan Supervisor.

#### **THIS IS NOT AN EMPLOYMENT CONTRACT**

The Plan is not to be construed as a contract for or of employment.

#### **CLERICAL ERROR**

Any clerical error made by the Plan Administrator in keeping pertinent records or a delay in making any changes will not invalidate coverage otherwise validly in force or continue coverage validly terminated. An equitable adjustment of contributions will be made when the error or delay is discovered.

If, due to clerical error, an overpayment occurs in a Plan reimbursement amount, the Plan retains a contractual right to the overpayment. The person or institution receiving the overpayment will be required to return the incorrect amount of money. In the case of a Plan Participant, if it is requested, the amount of overpayment will be deducted from future benefits payable.

#### **AMENDING AND TERMINATING THE PLAN**

If the Plan is terminated, the rights of the Plan Participants are limited to expenses incurred before termination.

The Employer intends to maintain this Plan indefinitely; however, it reserves the right, at any time, to amend, suspend or terminate the Plan in whole or part. This includes amending the benefits under the Plan or the Trust Agreement (if any).



## **CERTAIN PLAN PARTICIPANTS RIGHTS UNDER ERISA**

Plan Participants in this Plan are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA specifies that all Plan Participants shall be entitled to:

Examine, without charge, at the Plan Administrator's office, all Plan Documents and copies of all documents governing the Plan, including a copy of the latest annual report (form 5500 series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefits Administration.

Obtain copies of all Plan Documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.

Continue health care coverage as a Plan Participant, Spouse, or other dependents if there is a loss of coverage under the Plan as a result of a qualifying event. Employees or dependents may have to pay for such coverage.

Review this summary plan description and the documents governing the Plan or the rules governing COBRA continuation coverage rights.

Reduction or elimination of exclusionary periods of coverage for Pre-Existing Conditions under this group health plan, if an Employee or Dependent has Creditable Coverage from another plan. the Employee or Dependent should be provided a Certificate of Creditable Coverage, free of charge, from the group health plan or health insurance issuer when coverage is lost under the plan, when a person becomes entitled to elect COBRA continuation coverage, when COBRA continuation coverage ceases, if a person requests it before losing coverage, or if a person requests it up to 24 months after losing coverage. Without evidence of Creditable Coverage, a Plan Participant may be subject to Pre-Existing Conditions exclusion for 12 months (18 months for Late Enrollees) after the Enrollment Date of coverage.

If a Plan Participant's claim for a benefit is denied or ignored, in whole or in part, the participant has 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.

Under ERISA, there are steps a Plan Participant can take to enforce the above rights. For instance, if a Plan Participant requests a copy of Plan Documents or the latest annual report from the Plan and does not receive them within 30 days, he or she may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials, and to pay the Plan Participant up to \$110 a day until he or she receives the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If the Plan Participant has a claim for benefits which is denied or ignored, in whole or in part, the participant may file suit in state or federal court.

In addition, if a Plan Participant disagrees with the Plan's decision or lack thereof concerning the qualified status of a medical child support order, he or she may file suit in federal court.

In addition to creating rights for Plan Participants, ERISA imposes obligations upon the individuals who are responsible for the operation of the Plan. The individuals who operate the Plan, called "fiduciaries" of the Plan have a duty to do so prudently and in the interest of the Plan Participants and their beneficiaries. No one, including the Employer or any other person, may fire a Plan Participant or otherwise discriminate against a Plan Participant in any way to prevent the Plan Participant from obtaining benefits under the Plan or from exercising his or her rights under ERISA.

If it should happen that the Plan fiduciaries misuse the Plan's money, or if a Plan Participant is discriminated against for asserting his or her rights, he or she may seek assistance from the U.S. Department of Labor, or may file suit in a federal court. The court will decide who should pay court costs and legal fees. If the Plan Participant is successful, the court may order the person sued to pay these costs and fees. If the Plan Participant loses, the court may order him or her to pay these costs and fees, for example, if it finds the claims or suit to be frivolous.

If the Plan Participant has any questions about the Plan, he or she should contact the Plan Administrator. If the Plan Participant has any questions about this statement or his or her rights under ERISA, including COBRA or the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, that Plan Participants should contact either the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) or visit the EBSA website at [www.dol.gov/ebsa.com](http://www.dol.gov/ebsa.com) (addresses and phone numbers of Regional and District EBSA offices are available through EBSA's website)

## **GENERAL PLAN INFORMATION**

### **TYPE OF ADMINISTRATION**

The Plan is a self-funded group health Plan and the administration is provided through a Third Party Plan supervisor. The funding for the benefits is derived from the funds of the Employer and contributions made by covered Employees. The Plan is not insured.

### **PLAN NAME**

**RW Griffin Feed, Seed and Fertilizer, Inc. Employee Health Plan**

**PLAN NUMBER: 501**

**TAX ID NUMBER: 581741732**

**PLAN EFFECTIVE DATE: DECEMBER 1, 2003**

**PLAN RESTATEMENT DATE: JANUARY 1, 2010**

### **EMPLOYER INFORMATION**

**RW Griffin Feed, Seed and Fertilizer, Inc  
402 S. Pearl Ave.  
Patterson, Ga. 31534  
(888) 384-5828**

### **PLAN ADMINISTRATOR**

**Melissa Burch, HR  
RW Griffin Feed, Seed and Fertilizer, Inc.  
402 S. Pearl Ave.  
Patterson, Ga. 31534  
(888) 384-5828**

### **NAMED FUDICIARY**

**Jessie Mercer, CFO  
RW Griffin Feed, Seed and Fertilizer, Inc.  
402 S. Pearl Ave.  
Patterson, Ga. 31534  
(888) 384-5828**

### **AGENT FOR SERVICE OF LEGAL PROCESS**

**Cottingham and Porter  
Robert L. Porter  
319 E. Ashley St  
Douglas, Ga. 31534**

### **CLAIMS SUPERVISOR**

**Worksite Benefit Services  
PO Box 707  
Tifton, GA 31793  
(866) 386-9779**

By this agreement, RW Griffin Feed, Seed and Fertilizer, Inc. Employee Health Plan is hereby adopted as shown.

IN WITNESS WHEREOF, this instrument is executed for RW Griffin Feed, Seed and Fertilizer, Inc. on or as of the day and year first below written.

Restatement Effective Date: January 1, 2010

By Jessie Mercer  
Jessie Mercer, CFO

Date 1-4-10

Witness Melissa Burch  
Melissa Burch, HR

Date 1-4-10