

St. Petersburg College
Summary of
Cancer/Dread Disease Medical Expense Reimbursement Plan (MERP)

July 1, 2008 - June 30, 2009

What's Covered:

The plan annually reimburses 100% of covered medical expenses. Covered medical expenses are “active” Cancer and “active” Dread Disease expenses described below up to the \$1,500 annual out-of-pocket maximum under the Aetna health insurance plans. The MERP Plan covers 100% of covered prescription expenses, up to the maximum lifetime reimbursement of \$25,000 for Cancer reimbursement, and \$25,000 for Dread Disease reimbursement. The \$25,000 lifetime maximum includes both medical and prescription expenses.

The maximum benefits, coverage provisions, and the definitions in the college's health plan apply to this coverage unless specifically stated below. Termination or change in the health plan, or failure of the health plan to pay, may affect eligibility to be reimbursed.

Who's Covered:

Coverage is limited to St. Petersburg College budgeted employees, dependents, and surviving spouses covered by one of the college's health insurance plans. Retirees can elect to continue this coverage by paying an annual premium of \$58.50 for themselves, or \$110 for themselves and eligible dependent(s). If retirees are covered by Medicare, it must be both Parts A & B. Those covered are “member/subscribers.”

Dependents are defined as employee's spouse and all unmarried children under 21 years of age, or to age 25 if the child is a part- or full-time student. A newborn child is automatically covered on the date of birth. Coverage for children terminates on the anniversary date of the plan following the marriage. However, coverage will continue to the end of the calendar year in which the non-student, unmarried child turns 21, or when the child turns age 25 for children who are single and part- or full-time students. Coverage will not terminate on a dependent child who is incapable of sustaining employment by reason of mental retardation or physical handicap.

Grandfather clause: For participants previously diagnosed with an “active” condition/disease who are not on the college's health plan but already were receiving MERP reimbursements prior to July 1, 2007, those participants will be eligible to continue receiving MERP reimbursements for the duration of the illness/condition as long as it remains “active.” For employees under the Grandfather clause: If there is a change of any type in the benefits under your health plan, you are obligated to notify Custom Benefit Services of the change in writing. A change that reduces the benefits under the employee's health plan below those levels required under the sections of this document entitled “Who's Covered” operates to void the Cancer/Dread Disease Medical Expense Reimbursement Plan coverage from the date of the change.

Cancer Defined:

Cancer means Leukemia, Hodgkin's Disease, or any form of malignant growth that is positively identified as Cancer (malignant neoplasms) by a licensed Doctor of Medicine or Osteopathy, other than participant, based on bioptic examination performed by a recognized Pathologist. Only conditions considered “active” are covered.

Extended Benefit Defined:

The Cancer/Dread Disease Medical Expense Reimbursement Plan extends coverage to a lifetime maximum of \$25,000 for the treatment of Cancer and \$25,000 for the treatment of the following Dread Diseases as diagnosed by a licensed Doctor of Medicine. Only conditions considered “active” are covered:

Brain tumor	Multiple Sclerosis	Primary Encephalitis	Scarlet Fever
Diphtheria	Muscular Dystrophy	Primary Spinal Meningitis	Small Pox
Emphysema	Parkinson's Disease	Rabies (very rare now)	Tetanus
Lupus	Poliomyelitis	Rheumatic Fever	Tuberculosis
			Typhoid Fever

Health Plan Requirements:

This coverage operates and is priced as a supplement to the college's health plan. The Cancer/Dread Disease Medical Expense Reimbursement Plan itself is not a primary health plan, nor will it, under any circumstances, pay benefits as though it was a primary health plan.

Custom Benefit Services does not control or bear any responsibility for your health plan. The Cancer/Dread Disease Medical Expense Reimbursement Plan coverage does not compensate you for any benefits that should be paid under your Health Plan, but that are not paid. Medical expenses not covered at least in part under the Health Program and medical expenses specifically excluded by the Health Program are not Eligible Expenses.

Pre-existing Conditions:

A pre-existing condition is any covered disease that is first diagnosed prior to the effective date of the participant's coverage, or within 30 days following the effective date of the participant's coverage.

Coverage for the pre-existing condition will be available on the date on which a participant completes twelve (12) consecutive months of health coverage under this plan.

Termination of Participation

Participation in the Plan shall terminate with respect to the Employee and/or Dependents on the earliest of the following dates:

- The Plan is terminated, or
- The date the Employee ceases to be eligible to participate in the Plan.

To Submit a Claim:

Claim forms and filing instructions are available on the Human Resources home page, found at www.spcollege.edu. Look under "Benefit Information," go to "Cancer/Dread Disease." To be eligible for reimbursement, the Cancer/Dread Disease must be certified "active" initially, then re-certified as "active" every twelve months by your physician.

Questions?

You may contact Custom Benefit Services at:

Custom Benefit Services, Inc.
P.O. Box 4078
Ocala, Florida 34478

Phone: 1-800-809-8161