

Pharmacy Service Notice:

This insurance policy has no Pharmacy Benefit Manager or formulary applied to Prescription Drugs. All benefits are considered under a comprehensive medical plan and are secondary to Medicare Part D plan, with the following general limitations:

- Confinement, treatment or service that is not medically necessary care;
- Any Part of a charge that exceeds the prevailing charges;
- Confinement or treatment or service for which the member has not financial liability or that would have been provided at no charge in the absence of insurance;
- Confinement or treatment or service furnished or paid for by Medicare or any other federal; state or local government, unless, in the absence of insurance there is a legal obligation for the Covered Person to pay for such confinement, treatment or service;
- Benefits provided under any state or Federal worker's compensation, employer's liability or occupational disease law;
- Cost of investigational drugs or devices, the costs of non-health care services, the costs of managing research, or costs which would not be covered under this policy for non-experimental or non-investigational treatments or services provided in a clinical trial.