

II. SCHEDULE OF BENEFITS

MEDICAL BENEFITS FOR ALLOWABLE EXPENSES	NATIONAL FUND MEDIGAP PLAN	CRAFT UNION NATIONAL FUND MEDIGAP SUPPLEMENTAL PLAN
Annual Cost to Participant Paid to the Employer:	Please contact your Employer's representative to obtain the latest update for the annual cost of this Plan.	
Opt-In Provision?	Once per lifetime	Once per lifetime
Opt-Out Provision?	Yes	Yes
Balance left after Medicare reimbursement for: <ul style="list-style-type: none"> • Physicians Services • X-Ray • Laboratory Tests • Skilled Nursing Facilities • Private Duty Nursing • And other Medicare Eligible Services 	80% (Plan Pays) After Medicare reimbursement. (usually computed to be 80% of the 20% of the Medicare Allowable charge)	None (No Plan Payment) 80% is the maximum payment you will receive from both Medicare and Craft UNION MEDIGAP SUPPLEMENTAL PLAN. No additional payment will be made after 80% is reached.
Lifetime Maximum	\$100,000.00	\$1,000,000.00
Deductibles:		
Part A	80%	80%
Part B	80%	80%

PRESCRIPTION DRUG BENEFITS		
	NATIONAL FUND MEDIGAP PLAN	CRAFT UNION NATIONAL FUND MEDIGAP SUPPLEMENTAL PLAN
Annual Maximum Benefit	\$13,000.00	No Limit
Retail		
Generic Drugs	80% after \$200.00 annual deductible	\$9.00 copay
Brand Name Drugs	80% after \$200.00 annual deductible	\$19.00 copay

PRESCRIPTION DRUG BENEFITS		
	NATIONAL FUND MEDIGAP PLAN	CRAFT UNION NATIONAL FUND MEDIGAP SUPPLEMENTAL PLAN
Mail Order		Mail order is mandatory for maintenance drugs, medication you need to take for chronic or long term conditions.
Generic Drugs	80% after \$200.00 annual deductible	\$9.00 copay
Brand Name Drugs	80% after \$200.00 annual deductible	\$19.00 copay