SCHEDULE OF MEDICAL BENEFITS - OPTIONAL RETIREE PLAN
FOR
ELIGIBLE RETIREES AND DEPENDENTS

ELECTION FOR THE OPTIONAL RETIREE PLAN IS AVAILABLE ONLY DURING THE ANNUAL OPEN ENROLLMENT PERIOD. PLAN OPTIONS CANNOT BE CHANGED DURING THE BENEFIT PERIOD ONCE AN ELECTION IS MADE.

ALL BENEFITS PAYABLE UNDER THIS PLAN ARE SUBJECT TO THE APPLICABLE PLAN EXCLUSIONS AND MAXIMUM ELIGIBLE EXPENSE LIMITS OF THE PLAN

THE BENEFIT PERIOD IS A CALENDAR YEAR

MEDICAL BENEFIT COST SHARING
An individual Covered Person cannot receive credit toward the Family Deductible or Out-of-Pocket Maximum for more than the individual Annual Deductible or Out-of-Pocket Maximum than is stated below.

Annual Deductible per Covered Person per Benefit Period ........................................... $2,500
Annual Deductible per Family per Benefit Period ............................................................. $5,000

The Deductible applies unless specifically indicated as waived

Benefit Percentage in excess of the Deductible
before satisfaction of Out-of-Pocket Maximum ................................................................. 70%
after satisfaction of Out-of-Pocket Maximum ....................................................................... 100%

Out-of-Pocket Maximum per Covered Person ...................................................................... $10,000*
Out-of-Pocket Maximum per Family .................................................................................. $20,000*

*Includes the Annual Deductible

ACCIDENTAL INJURY BENEFIT
Deductible Waived, Benefit Percentage ................................................................................ 100%
Maximum Benefit per Accident ............................................................................................. $300

HOSPITAL LIMITATIONS
Deductible Applies, Benefit Percentage ............................................................................. 70%
Hospital Room and Board Limitation ................................................................................ Average Semi-Private
Intensive Care Unit Limitation ............................................................................................. Maximum Eligible Expense

CHIROPRACTIC CARE
Deductible Applies, Benefit Percentage ............................................................................. 70%
Maximum Number of Treatments per Benefit Period ......................................................... 35
Maximum Benefit per treatment ............................................................................................ $25
Maximum Benefit for Diagnostic X-rays per Benefit Period ............................................ $100

"Treatment" includes all services provided during a calendar day, except for X-rays

NEWBORN INPATIENT NURSERY/PHYSICIAN CARE
Deductible Applies, Benefit Percentage ............................................................................. 70%
PREVENTIVE CARE

Routine Outpatient Well-child Care (through seven (7) years of age)
  Deductible Waived, Benefit Percentage ........................................... 100%

Routine Well Adult Care (18 years of age or older)
  Deductible Waived, Benefit Percentage ........................................... 100%
  Maximum Benefit per Benefit Period .................................................. $400

ROUX-EN-Y DIVIDED GASTRIC BYPASS SURGERY BENEFIT

  Deductible Applies, Benefit Percentage ........................................... 70%
  Maximum Lifetime Benefit limited to one procedure .......................... $25,000

  Other Limitations:
  1. Limited to Covered Employees only
  2. Limited to One procedure per Lifetime per Covered Person
  3. No coverage if any previous bariatric surgical procedure

MENTAL ILLNESS

  Deductible Applies, Benefit Percentage ........................................... 70%

ALCOHOLISM, AND/OR CHEMICAL DEPENDENCY

  Deductible Applies, Benefit Percentage ........................................... 70%

SURGICAL IMPLANT AND/OR DEVICES AND RELATED SUPPLIES

  Deductible Applies, Benefit Percentage ........................................... 70%

  Maximum Benefit per Implant for the following:
  - Orthopedic Implants ................................................................. $40,000
  - Cardiac Implants (except for LVAD and RVAD) ................................. $60,000
  - Cochlear Implants ....................................................................... $85,000
  - LVAD / RVAD Implants ................................................................. $200,000

  Maximums apply to any implantable device and all supplies associated with that implantable device.

Pre-treatment Review by the Plan is strongly recommended. If Pre-treatment Review is not obtained, the charge could be denied if the service, treatment or supply is not found to be Medically Necessary or found to be otherwise excluded by the Plan when the claim is submitted.

OFFICE VISIT BENEFIT

  Deductible Applies*, Benefit Percentage ........................................... 80%

*The Deductible is Waived for office visit charges rendered at Rosebud County HealthCare, Ashland Community Health Center and Colstrip Medical Center and only those charges billed for the evaluation and management (the consultation and examination in the physical presence of the provider in an office, clinic or other Outpatient setting). Additional charges for services, i.e. diagnostic lab, office surgery, diagnostic miscellaneous testing, allergy injections, or office visit charges rendered at facilities other than Rosebud County HealthCare, Ashland Community Health Center or Colstrip Medical Center are subject to the Deductible and Benefit Percentage.

MAXIMUM LIFETIME BENEFIT FOR ALL CAUSES ........................................... $1,000,000