Guidelines Rider

2019 Version1

Page 8

III. Member's Role - C.Cancellation/Termination/Re-applying 4. (Changed)

4. Re-apply for the membership

Any former member who voluntarily cancelled their membership is eligible to re-apply at any time without waiting. Such former members must meet all requirements/qualifications for a new membership. A former member whose membership has been terminated by CMM is not eligible to re-apply.

Page 8

III. Member's Role - C. Cancellation/Termination/Re-applying 9. (New)

Reinstatement of CMM membership occurs ONLY within 10 days of the month of cancellation. After 10 days of effective cancellation, members can ONLY re-apply to join CMM.

Page 10

V. Programs - A. Gold Plus Program (Changed)

- 1. Gold Plus members have a Personal Responsibility for the first \$500 of medical bills each membership anniversary cycle (one year from the official membership start date).
- 2. In the case of program change, the anniversary cycle will be adjusted to the start date of Gold Plus program.
- 3. Gold Plus members are eligible for Well-Being Care after 6 months of participation, up to \$500 per membership anniversary cycle.

Page 10

V. Programs - B. Gold Medi-I, C. Gold Medi-II (Changed)

If a Gold Medi I or II member's shared needs exceed \$10,000, additional 0.1 % per dollar shared will be added on assigned monthly Gift.

Page 18

X. Bill for Pre-Existing conditions - B. 1. (5) (Added)

Multifocal lens for cataract surgery is NOT eligible for sharing – During cataract surgery, the natural lens is removed and an intraocular lens is used to replace it. A monofocal implantable lens for cataract patients is designed to improve either distance vision or near vision, but not both. A multifocal implantable lens to correct both is NOT considered medically necessary, meaning this will be an additional fee. This additional is NOT eligible for sharing among CMM members.

Guidelines Rider

2019 Version1

Page 21

XII. Eligible/Ineligible/Advance Notice - A. 12. (Added)

Physical Therapy is eligible for sharing only when it is prescribed and ordered by the specialized medical physician within 90 days after discharge from hospital or limited to 45 individual therapy sessions.

The doctor's order should clearly state:

- (1) the specific duration of service delivery (how many weeks)
- (2) frequency of services (how many days each week)
- (3) medical reason for therapy
- (4) exact treatments or services to be provided

Page 21

XII. Eligible/Ineligible/Advance Notice - A.15. (New)

Audiologists tests and services performed only by specialized medical doctor's order will be eligible for sharing.

Page 22

XII. Eligible/Ineligible/Advance Notice-B.19. (Added)

Optometrists tests and services for vision such as vision problems, vision screening, visual impairment, prescribing glasses (not limited to) are NOT eligible for sharing.

- 2 -