

**POLO CUSD #222**  
**PPO In-network Deductible Reimbursement Benefit**  
**Plan Year September 1, 2009 – August 30, 2010**  
**Deductibles run Calendar Year w/4<sup>th</sup> Quarter Carry Over**

Active Employees, COBRA participants, Retirees, and their enrolled family members will be reimbursed for medical costs applied towards In-Network deductibles that exceed \$250 per insured individual during the benefit plan year. A maximum benefit of \$750 reimbursement per individual is allowed per calendar year. If you incur any deductible that is carry-forwarded from 2009, this dollar amount will not count towards deductible reimbursement for 2010.

In order to obtain reimbursement benefits, it is necessary for you to submit an entire copy of your Blue Cross/Blue Shield Explanation of Benefits (EOB) to Miller Buettner & Parrott, Inc. in one of the self-addressed envelopes provided.

EOB's should be submitted and reviewed by the 2<sup>nd</sup> Monday of the month for reimbursement to be mailed by the 31<sup>st</sup> of the same month.

All reimbursement checks will be made payable to the insured employee, regardless if the deductible expense is for an insured dependent.

The reimbursement expense request must be for a minimum of \$25. If the amount is less than \$25, the EOB will be retained until additional deductible expenses are submitted for the plan year. However, if following the 90-day run-out period at the end of the calendar year of December 31, 2009, your reimbursement amount owed remains less than \$25, a check will be issued by March 31, 2010.

Coordination of Benefits (COB) applies when you have health care coverage through more than one group program. Before the deductible reimbursement can occur, a copy of the other carrier's EOB must also be submitted.

Blue Cross/Blue Shield has a carry forward deductible policy for any in-network deductible met from October 1<sup>st</sup> – December 31<sup>st</sup> of each year. No deductible reimbursement will be given for any 2008 carry-forward deductible in 2009, as well as 2009 carry-forward deductible in 2010.

To be considered, all requests for 2009 calendar year reimbursement(s) must be submitted by to Tricia Franklin at Miller Buettner & Parrott, Inc. by March 31, 2010.