



**Timber Products Manufacturers Trust Benefit Highlights**  
for  
**MEDICAL PLAN CEDAR**

**Plans Effective 2025**

**TPM Trust plans utilize the Cigna Open Access Plus (OAP) Network**

Any deductible, copays, and coinsurance percentages shown are amounts for which you are responsible. Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

**MEDICAL COST SHARE OPTIONS**

Benefit Highlights	In Network	Out of Network
<b>Deductible</b>		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
<b>Coinsurance</b> (Member's percentage of costs after deductible based on allowable charges)	20%	40%
<b>Out of Pocket Maximum</b> (Includes deductible, coinsurance, copay & pharmacy if applicable)		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Office Visit Cost Share</b>	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance

**COVERED SERVICES**

**PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION**

<b>Preventive Office Visit</b> (Unlimited)	Covered in Full	Not Covered
<b>Immunizations</b> (Unlimited)	Covered in Full	Not Covered
<b>Health Education (HE)</b> (Unlimited)	Covered in Full	Not Covered
<b>Nicotine Dependency Programs (ND)</b> (Unlimited)	Covered in Full	Not Covered
<b>Diabetes Health Education (DE)</b> (Unlimited)	Covered in Full	Not Covered

**PROFESSIONAL CARE**

<b>Professional Office Visit</b>	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Urgent Care</b>	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Inpatient Professional Services</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Contraceptive Management</b> (Unlimited)	Covered in Full	Deductible/Coinsurance

**DIAGNOSTIC SERVICE OPTIONS**

<b>Preventive Professional Diagnostic Imaging &amp; Laboratory Services - Including Mammogram and PAP/PSA</b>	Covered in Full	Deductible/Coinsurance
<b>Other Professional Diagnostic Imaging</b>	First \$500 Waive Deductible, 100% (Covered in Full) then Deductible/Coinsurance	Deductible/Coinsurance
<b>Other Professional Diagnostic Laboratory/Pathology</b>	First \$500 Waive Deductible, 100% (Covered in Full) then Deductible/Coinsurance	Deductible/Coinsurance
<b>Diagnostic Mammography</b>	First \$500 Waive Deductible, 100% (Covered in Full) then Deductible/Coinsurance	Deductible/Coinsurance

**FACILITY CARE OPTIONS**

<b>Inpatient Facility</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Outpatient Surgery Facility</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Skilled Nursing Facility (60 Days Per Cal. Year)</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Hospice Inpatient Facility</b> (10 days Inpatient; within the 6 month lifetime maximum)	Deductible/Coinsurance	Deductible/Coinsurance

**EMERGENCY CARE OPTIONS**

Emergency treatment paid at the In Network level

<b>Emergency Care (Waive copay if admitted to inpatient facility)</b>	\$250 Copay for ER Facility; not subject to Deductible/Coinsurance	\$250 Copay for ER Facility; not subject to Deductible/Coinsurance
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Balance billing may apply if a provider is not contracted with the Network. Members are responsible for amounts in excess of the allowable charge.



**Benefit Highlights  
for  
MEDICAL PLAN CEDAR**

Any deductible, copays, and coinsurance percentages shown are amounts for which you are responsible.		
Benefit Highlights <i>(continued)</i>	In Network	Out of Network
<b>EMERGENCY CARE OPTIONS</b> Emergency treatment paid at the In Network level		
<b>Emergency Room Physician</b>	Covered in Full	Covered in Full
<b>Ambulance Transportation</b> (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Air Ambulance</b> (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
<b>OTHER SERVICES</b>		
<b>Allergy/Therapeutic Injections</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	Covered as Any Other Service	Covered as Any Other Service
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Chemical Dependency Inpatient Facility Care</b> (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Outpatient Therapy Services: Includes Physical, Speech, Occupational, Cognitive and Massage Therapy and Pulmonary Rehab</b> (45 days per calendar year)	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Outpatient Cardiac Rehabilitation</b> (36 days per calendar year)	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Medical Supplies (MS), Equipment (ME), Prosthetics (Pro)</b> (MS: Unlimited; ME: Unlimited; Pro: Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Foot Orthotics, Orthopedic Shoes and Accessories</b> (\$300 per calendar year (Unlimited Diabetes Related))	Deductible/Coinsurance	Deductible/Coinsurance
<b>Home Health Care</b> (130 visits per calendar year)	Deductible/Coinsurance	Deductible/Coinsurance
<b>Hospice</b>	Deductible/Coinsurance	Deductible/Coinsurance
<b>TMJ Disorders</b> (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as Any Other Service	Covered as Any Other Service
<b>Transplants</b> (Unlimited; \$10,000 travel and lodging limits)	Covered as Any Other Service	Not Covered
<b>ALTERNATIVE CARE</b>		
<b>Acupuncture</b> (12 days per calendar year)	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Manipulations (spinal &amp; other)</b> (24 days per calendar year)	\$25 Copay, applies to the Out of Pocket Maximum	Deductible/Coinsurance
<b>Nutritional Therapy</b> (Unlimited)	Covered in Full	Deductible/Coinsurance
<b>Annual Plan Maximum</b>	Unlimited	
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## Timber Products Manufacturers Trust Benefit Highlights for PHARMACY BENEFIT PLAN - ESSENTIALS

### TPM utilizes a National Network

Below is a brief overview of what you can expect to pay for a prescription drug, depending on which "tier" category it falls under in the Preferred Drug List for your plan when you're an In-Network Pharmacy. For more information on your pharmacy benefits, including Out-of-Network benefits, see your benefit booklet. To find out what tier applies to a specific medication, see our Preferred Drug List in your pharmacy packet.

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Prescription	Retail Pharmacy (up to 30 day supply)	Mail Order (up to 90 day supply)
<b>Deductible</b>		
Individual Per Calendar Year	\$0	\$0
Family Per Calendar Year	\$0	\$0
<b>Specific Maintenance Generic Drugs</b>	\$0 copay per prescription	\$0 copay per prescription
<b>Tier 1 - Generic</b>	\$10 copay per prescription	\$20 copay per prescription
<b>Tier 2 - Preferred Brand</b>	\$30 copay per prescription	\$60 copay per prescription
<b>Tier 3 - Non-preferred Brand</b>	30% up to \$250 per prescription	30% up to \$500 per prescription
<b>Out of Network</b> Non-participating retail pharmacies	NOT COVERED	NOT COVERED
<b>Out of Pocket Max</b>	Pharmacy Copays Apply to the Medical OOP Max	Pharmacy Copays Apply to the Medical OOP Max
<b>Annual Benefit Max</b>	Unlimited	Unlimited

#### Drug List - Standard 3 Tier

#### Specialty Drugs subject to 30 day supply limits

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