TPM TRUST

Timber Products Manufacturers Trust Benefit Highlights
for
MEDICAL PLAN COTTONWOOD

Plans Effective 2025

TPM utilizes a National 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 notied, or if the cost share is a copay.

Benefit Highlights	In Network	Out of Network
MEDICAL COST SHARE OPTIONS		
Deductible		
Individual	$3,500	$7,000
Family (Embedded)	$7,000	$14,000
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	30%	40%
Out of Pocket Maximum (Includes deductible, coinsurance, copay & pharmacy if applicable)		
Individual	$7,000	$14,000
Family (Embedded)	$14,000	$28,000
Office Visit Cost Share	Deductible/Coinsurance	Deductible/Coinsurance
COVERED SERVICES		
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION		
Preventive Office Visit (Unlimited)	Covered in Full	Not Covered
Immunizations (Unlimited)	Covered in Full	Not Covered
Health Education (HE) (Unlimited)	Covered in Full	Not Covered
Nicotine Dependency Programs (ND) (Unlimited)	Covered in Full	Not Covered
Diabetes Health Education (DE) (Unlimited)	Covered in Full	Not Covered
PROFESSIONAL CARE		
Professional Office Visit Including Urgent Care	Deductible/Coinsurance	Deductible/Coinsurance
Inpatient Professional Services	Deductible/Coinsurance	Deductible/Coinsurance
Contraceptive Management (Unlimited)	Covered in Full	Deductible/Coinsurance
DIAGNOSTIC SERVICE OPTIONS		
Preventive Professional Diagnostic Imaging & Laboratory Services - Including Mammogram and PAP/PSA	Covered in Full	Deductible/Coinsurance
Other Professional Diagnostic Imaging	Deductible/Coinsurance	Deductible/Coinsurance
Other Professional Diagnostic Laboratory/Pathology	Deductible/Coinsurance	Deductible/Coinsurance
Diagnositic Mammography	Deductible/Coinsurance	Deductible/Coinsurance
FACILITY CARE OPTIONS		
Inpatient Facility	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Surgery Facility	Deductible/Coinsurance	Deductible/Coinsurance
Skilled Nursing Facility (60 Days Per Cal. Year)	Deductible/Coinsurance	Deductible/Coinsurance
Hospice Inpatient Facility (10 days Inpatient; within the 6 month lifetime maximum)	Deductible/Coinsurance	Deductible/Coinsurance
EMERGENCY CARE OPTIONS	Emergency treatment paid at the In Network level	
Emergency Care	Deductible/Coinsurance	Deductible/Coinsurance
Emergency Room Physician	Deductible/Coinsurance	Deductible/Coinsurance
Ambulance Transportation (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
Air Ambulance (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance

This is not a complete explanation of covered services, exclusions, limitations, reductions, or the terms under which the program may be continued in force. This benefit summary is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions, please refer to your Summary Plan Description or contact Customer Service.

Balance billing may apply if a provider is not contracted with the Network. Members are responsible for amounts in excess of the allowable charge.

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Benefit Highlights for MEDICAL PLAN COTTONWOOD

Any deductible, copays, and coinsurance percentages shown are amounts for which you are responsible.		
Benefit Highlights *(continued)*	**In Network**	**Out of Network**
OTHER SERVICES		
Allergy/Therapeutic Injections	Deductible/Coinsurance	Deductible/Coinsurance
Mental Health Inpatient Facility Care (Unlimited)	Covered as Any Other Service	Covered as Any Other Service
Mental Health Outpatient Professional Care (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
Chemical Dependency Inpatient Facility Care (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
Chemical Dependency Outpatient Professional Care (Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Therapy Services: Includes Physical, Speech, Occupational, Cognitive and Massage Therapy and Pulmonary Rehab (45 days per calendar year)	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Cardiac Rehabilitation (36 days per calendar year)	Deductible/Coinsurance	Deductible/Coinsurance
Medical Supplies (MS), Equipment (ME), Prosthetics (Pro) (MS: Unlimited; ME: Unlimited; Pro: Unlimited)	Deductible/Coinsurance	Deductible/Coinsurance
Foot Orthotics, Orthopedic Shoes and Accessories ($300 per calendar year (Unlimited Diabetes Related))	Deductible/Coinsurance	Deductible/Coinsurance
Hospice	Deductible/Coinsurance	Deductible/Coinsurance
TMJ Disorders (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service)	Covered as Any Other Service	Deductible/Coinsurance
Transplants (Unlimited; $10,000 travel and lodging limits)	Deductible/Coinsurance	Deductible/Coinsurance
ALTERNATIVE CARE		
Acupuncture (12 days per calendar year)	Deductible/Coinsurance	Deductible/Coinsurance
Manipulations (spinal & other) (24 days per calendar year)	Deductible/Coinsurance	Deductible/Coinsurance
Nutritional Therapy (Unlimited)	Covered in Full	Deductible/Coinsurance
PHARMACY	See Pharmacy Page	
Annual Plan Maximum	Unlimited	

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Timber Products Manufacturers Trust Benefit Highlights
for
PHARMACY BENEFIT PLAN - ESSENTIALS

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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.

The deductible and coinsurance for prescriptions is shared with medical.

Prescription	Retail Pharmacy	Mail Order
	(up to 30 day supply)	**(up to 90 day supply)**
Deductible Individual Per Calendar Year	Deductible/Coinsurance	Deductible/Coinsurance
Family Per Calendar Year	Deductible/Coinsurance	Deductible/Coinsurance
Specific Maintenance Generic Drugs	$0 copay per prescription	$0 copay per prescription
Tier 1 - Generic	Deductible/Coinsurance	Deductible/Coinsurance
Tier 2 - Preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance
Tier 3 - Non-preferred Brand	Deductible/Coinsurance	Deductible/Coinsurance
Out of Network Non-participating retail pharmacies	NOT COVERED	NOT COVERED
Out of Pocket Max	Medical Out of Pocket Max	Medical Out of Pocket Max
Annual Benefit Max	Unlimited	Unlimited
Drug List -- Standard 3-Tier		
Specialty Drugs subject to 30 day supply limits		

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