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# Amendment to Plan of Benefits

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**For Employees of:** Yale University  
**Administrative Services Agreement No.:** 877076

Effective January 1, 2006, the following changes have been made to your Booklet.

The following subsection entitled "**Routine Physical Exam Expenses**," is substitute for the subsection, "**Routine Physical Exam Expenses**," appearing in the **Covered Medical Expenses** section of your Booklet.

## **Routine Physical Exam Expenses**

The charges made by your **Primary Care Physician** or a **Preferred Care Provider** for a routine physical exam given to you may be included as Covered Medical Expenses. A routine physical exam is a medical exam given by a **physician** for a reason other than to diagnose or treat a suspected or identified injury or disease. Included are:

- X-rays, laboratory and other tests including a Pap Smear given in connection with the exam; and
- materials for the administration of immunizations for infectious disease and testing for tuberculosis.

For you:

For all exams given to you, Covered Medical Expenses will not include charges for more than:

- one exam in 24 months in a row for a person under age 65; and
- one exam in 12 months in a row for a person age 65 and over.

Also included as Covered Medical Expenses are charges made by a physician for one annual routine gynecological exam. Included as part of the exam is a routine Pap smear.

Not covered are charges for:

- services which are covered to any extent under any other part of this Plan or any other group plan sponsored by your Employer;
- services which are for diagnosis or treatment of a suspected or identified injury or disease;
- exams given while the person is confined in a **hospital** or other place for medical care;
- services not given by a **physician** or under his or her direction;
- medicines, drugs, appliances, equipment or supplies;
- psychiatric, psychological, personality or emotional testing or exams;
- exams in any way related to employment;
- premarital exams;
- vision, hearing or dental exams;
- a **physician's** office visit in connection with immunization or testing for tuberculosis; or
- services and supplies furnished by a **Non-Preferred Care Provider**.