

Benefits Administration, U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U. S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

CLAIMS PROCEDURE

Claim forms and instructions for filing claims may be obtained from the Plan Administrator. Completed claim forms and any other required material should be returned to the Plan Administrator for submission to [Carrier].

[Carrier] is the Claims Fiduciary with discretionary authority to determine eligibility for benefits and to construe the terms of the plan with respect to claims.

In addition to the basic claim procedure explained in the Employee's certificate, [Carrier] will also observe the procedures listed below. All notifications from [Carrier] will be in writing.

- a) If a claim is wholly or partially denied, the claimant will be notified of the decision within 45 days after [Carrier] received the claim.
- b) If special circumstances require a extension of time for processing the claim, written notice of the extension shall be furnished to the claimant prior to the termination of the initial 90-day period. In no event shall such extension exceed a period of 90 days from the end of such initial period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which [Carrier] expects to render the final decision.
- c) If a claim is denied, [Carrier] will provide the Plan Administrator, for delivery to the claimant, a notice that will set forth:
 - the specific reason(s) the claim is denied;
 - specific references to the pertinent plan provision on which the denial is based;
 - a description of any additional material or information needed to make the claim valid, and an explanation of why the material or information is needed;
 - and explanation of the plan's claim review procedure.

A claimant must file a request for review of a denied claim within 60 days after receipt of written notification of denial of a claim.

- d) [Carrier] will notify the claimant of its decision within 60 days of receipt of the request for review. If special circumstances require an extension of time for processing, [Carrier] will render a decision as soon as possible, but no later than 120 days after receiving the request. [Carrier] will notify the claimant about the extension.

The above procedures are required under the provisions of ERISA.

Amended by R.1994 d.47, effective December 22, 1993.

See: 25 N.J.R. 5017(a), 26 N.J.R. 400(a).

Amended by R.1994 d.498, effective September 2, 1994.

See: 26 N.J.R. 2843(a), 26 N.J.R. 3867(a), 26 N.J.R. 4066(a).

Petition for Rulemaking.

See: 26 N.J.R. 5120(c).

Amended by R.1995 d.580, effective November 6, 1995 (operative January 1, 1996).

See: 27 N.J.R. 3051(a), 27 N.J.R. 4371(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September 1, 1997).

See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).

Amended by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).

EXHIBIT B

(RESERVED)

Amended by R.1994 d.498, effective September 2, 1994.
See: 26 N.J.R. 2843(a), 26 N.J.R. 3867(a), 26 N.J.R. 4066(a).
Petition for Rulemaking.
See: 26 N.J.R. 5120(c).
Amended by R.1995 d.580, effective November 6, 1995 (operative
January 1, 1996).
See: 27 N.J.R. 3051(a), 27 N.J.R. 4371(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September
1, 1997).
See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).
Repealed by R.1997 d.501, effective January 1, 1998.
See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).
Was "Schedule of Insurance and Premium Rates [Plan B]".

EXHIBIT C

(RESERVED)

Amended by R.1994 d.498, effective September 2, 1994.
See: 26 N.J.R. 2843(a), 26 N.J.R. 3867(a), 26 N.J.R. 4066(a).
Petition for Rulemaking.
See: 26 N.J.R. 5120(c).
Amended by R.1995 d.580, effective November 6, 1995 (operative
January 1, 1996).
See: 27 N.J.R. 3051(a), 27 N.J.R. 4371(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September
1, 1997).
See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).
Repealed by R.1997 d.501, effective January 1, 1998.
See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).
Was "Schedule of Insurance and Premium Rates [Plan C]".

EXHIBIT D

(RESERVED)

Petition for Rulemaking.

See: 26 N.J.R. 5120(c).

Amended by R.1995 d.580, effective November 6, 1995 (operative January 1, 1996).

See: 27 N.J.R. 3051(a), 27 N.J.R. 4371(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September 1, 1997).

See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).

Repealed by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).

Was "Schedule of Insurance and Premium Rates [Plan D]".

EXHIBIT E

(RESERVED)

Petition for Rulemaking.

See: 26 N.J.R. 5120(c).

Amended by R.1995 d.580, effective November 6, 1995 (operative January 1, 1996).

See: 27 N.J.R. 3051(a), 27 N.J.R. 4371(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September 1, 1997).

See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September 1, 1997).

See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).

Repealed by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).

Was "Schedule of Insurance and Premium Rates [Plan E]".

EXHIBIT F

[Carrier]

PLANS B, C, D, E

SMALL GROUP HEALTH BENEFITS POLICY**POLICYHOLDER:** [ABC Company]**GROUP POLICY NUMBER:** [G-12345]**GOVERNING JURISDICTION:** New Jersey**EFFECTIVE DATE OF POLICY:** [January 1, 1998]**POLICY ANNIVERSARIES:** [January 1st of each year beginning in 1999.]**PREMIUM DUE DATES:** [Effective Date, and the first day of the month beginning with February , 1998.]**AFFILIATED COMPANIES:** [DEF Company]

[Carrier] in consideration of the application for this Policy and of the payment of premiums as stated herein, agrees to pay benefits in accordance with and subject to the terms of this Policy. This Policy is delivered in the jurisdiction specified above and is governed by the laws thereof.

The provisions set forth on the following pages constitute this Policy.

The Effective Date is specified above.

This Policy takes effect on the Effective Date, if it is duly attested below. It continues as long as the required premiums are paid, unless it ends as described in the **General Provisions** section.

[Secretary]

President]

[Dividends are apportioned each year.]

SEH B,C,D,E

["DC" THIS SMALL GROUP HEALTH BENEFITS POLICY (INDEMNITY PLAN), ISSUED BY [CARRIER] IS ISSUED IN CONJUNCTION WITH THE SMALL GROUP HEALTH MAINTENANCE ORGANIZATION CONTRACT (HMO PLAN) ISSUED BY [CARRIER]. TOGETHER, THIS INDEMNITY PLAN AND THE HMO PLAN ISSUED BY [CARRIER] PROVIDE POINT OF SERVICE COVERAGE.]

POLICY INDEX

SECTION

PAGE(S)

["DC" Overview of Point of Service Plan]

Schedule of Insurance and Premium Rates

General Provisions

Claim Provisions

[Planholders]

Definitions

Employee Coverage

[Dependent Coverage]

[Preferred Provider Organizations Provisions]

[Point of Service Provisions]

[Grievance Procedure]

Health Benefits Insurance

[Utilization Review Features]

[Alternate Treatment Features]

[Centers of Excellence Features]

Exclusions

Continuation Rights

[Conversion Rights for Divorced Spouses]

[Effect of Interaction with a Health Maintenance Organization Plan]

Coordination of Benefits

Benefits for Automobile Related Injuries

Medicare as Secondary Payor

Right to Recovery - Third Party Liability

Statement of ERISA Rights

- q) Drugs furnished by the [Member's] employer, labor union, or similar group in its medical department or clinic; a Hospital or clinic owned or run by any government body; or any public program, except Medicaid, paid for or sponsored by any government body. But if a charge is made, and We are legally required to pay it, We will.
- r) Drugs needed due to an on-the job or job related Injury or Illness or Mental or Nervous Condition; or conditions for which benefits are payable by Worker's Compensation, or similar laws.

This rider is part of the Evidence of Coverage. Except as stated above, nothing in this rider changes or affects any other terms of the Group Health Plan.

[Carrier should insert Standard Rider Closure]

New Rule, R.1994 d.47, effective December 22, 1993.

See: 25 N.J.R. 5017(a), 26 N.J.R. 400(a).

Amended by R.1994 d.498, effective September 2, 1994.

See: 26 N.J.R. 2843(a), 26 N.J.R. 3867(a), 26 N.J.R. 4066(a).

Amended by R.1995 d.580, effective November 6, 1995 (operative January 1, 1996).

See: 27 N.J.R. 3051(a), 27 N.J.R. 4371(a).

Amended by R.1997 d.280, effective July 7, 1997 (operative September 1, 1997).

See: 29 N.J.R. 1090(a), 29 N.J.R. 2931(a).

Amended by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).

EXHIBIT BB

(RESERVED)

New Rule, R.1997 d.126, effective March 17, 1997.
See: 28 N.J.R. 4364(a), 29 N.J.R. 887(b).
Repealed by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).
Was "Certification of Compliance with Small Employer Health Benefits Plans".

EXHIBIT CC

(RESERVED)

New Rule, R.1994 d.228, effective April 11, 1994.
See: 26 N.J.R. 1588(a), 26 N.J.R. 1873(a).
Repealed by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).
Was "New Jersey Small Employer Health Benefits Program Carrier
Small Employer Market Share Report".

EXHIBIT DD

(RESERVED)

New Rule, R.1995 d.312, effective June 19, 1995.
See: 27 N.J.R. 439(a), 27 N.J.R. 2407(b).

Repealed by R.1997 d.501, effective January 1, 1998.
See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).

EXHIBIT FF

(RESERVED)

New Rule, R.1995 d.289, effective June 5, 1995.
See: 27 N.J.R. 1127(b), 27 N.J.R. 2233(a).
Repealed by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).
Was "SEH Program Premium Comparison Survey".

EXHIBIT GG

(RESERVED)

New Rule, R.1996 d.213, effective May 6, 1996.
See: 28 N.J.R. 59(a), 28 N.J.R. 234(b), 28 N.J.R. 2388(a).
Repealed by R.1997 d.501, effective January 1, 1998.

See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).
Was "Loss Ratio Report Form".

EXHIBIT HH

[Carrier] HMO - POS PLAN

**SMALL GROUP HEALTH MAINTENANCE ORGANIZATION
POINT OF SERVICE CONTRACT**

CONTRACTHOLDER: [ABC Company]

GROUP CONTRACT NUMBER [G-12345] **GOVERNING JURISDICTION**
NEW JERSEY

EFFECTIVE DATE OF CONTRACT: [January 1, 1998]

CONTRACT ANNIVERSARIES: [January 1st of each year, beginning in 1999.]

PREMIUM DUE DATES: [Effective Date, and the first day of the month beginning with February 1998.]

AFFILIATED COMPANIES: [DEF Company]

In consideration of the application for this Contract and the payment of premiums as stated herein, We agree to arrange [or provide] services and supplies and pay benefits in accordance with and subject to the terms of this Contract. This Contract is delivered in the jurisdiction specified above and is governed by the laws thereof.

The provisions set forth on the following pages constitute this Contract.

The Effective Date is specified above.

This Contract takes effect on the Effective Date, if it is duly attested below. It continues as long as the required premiums are paid, unless it ends as described in its **General Provisions**.

[Secretary] President]

TABLE OF CONTENTS

SECTION	PAGE
SCHEDULE OF PREMIUM RATES AND CLASSIFICATION	
OVERVIEW OF THE PLAN	
SCHEDULE OF COVERED SERVICES AND SUPPLIES AND COVERED CHARGES	
DEFINITIONS	
ELIGIBILITY	
[MEMBER] PROVISIONS: Applicable to [Network] Services and Supplies	
COVERED SERVICES AND SUPPLIES Applicable to [Network] Services and Supplies	
[NON-NETWORK] BENEFIT PROVISION Applicable to [Non-Network] Benefits	
COVERED CHARGES Applicable to [Non-Network] Benefits	
COVERED CHARGES WITH SPECIAL LIMITATIONS Applicable to [Non-Network] Benefits	
NON-COVERED SERVICES AND SUPPLIES AND NON-COVERED CHARGES	
IMPORTANT NOTICE Applicable only to [Non-Network] Benefits	
[Non-Network] Utilization Review Features	
Alternate Treatment Features	
Centers of Excellence Features	
COORDINATION OF BENEFITS AND SERVICES	
SERVICES OR BENEFITS FOR AUTOMOBILE RELATED INJURIES	
GENERAL PROVISIONS	
CLAIMS PROVISIONS Applicable to [Non-Network] Benefits	
CONTINUATION RIGHTS	
CONVERSION RIGHTS FOR DIVORCED SPOUSES	
RIGHT TO RECOVERY - THIRD PARTY LIABILITY	
MEDICARE AS SECONDARY PAYOR	
STATEMENT OF ERISA RIGHTS	
CLAIMS PROCEDURE FOR [NON-NETWORK] BENEFITS	

EXHIBIT KK

(RESERVED)

New Rule, R.1997 d.62, effective February 3, 1997.
See: 28 N.J.R. 4344(a), 29 N.J.R. 428(a).

Repealed by R.1997 d.501, effective January 1, 1998.
See: 29 N.J.R. 4620(a), 29 N.J.R. 5069(a).