

AMENDMENT NO. 18-3
TO THE
RULES AND REGULATIONS
OF THE
MEBA MEDICAL AND BENEFITS PLAN

At their June 20, 2018 meeting, the Trustees of the MEBA Medical and Benefits Plan (the "Plan") amended the Plan's Rules and Regulations to replace the Plan's definition of "Reasonable and Customary" charge with a definition for "Allowable" charge, effective June 20, 2018.

1. All references to "Reasonable and Customary" shall be replaced with "Allowable."
2. Article VI, Section 2(c) is revised to read as follows (*new language shown in bold italics; deleted language shown in strikethrough*):


~~"Reasonable and Customary"~~ Allowable charge for any service or supply shall mean ***the lowest of: (a) the usual charge of the provider for the service or supply (in the absence of the coverage provided hereunder), but not more than the prevailing charge in the area for a like service or supply; (b) the maximum amount that the Plan has determined it will pay for such service or supply; (c) the provider's actual charge for such service or supply; or (d) with respect to a provider that is party to an agreement with the Plan or a provider to the Plan to provide services to Eligible Employees and their Dependents, the charge agreed to by the provider under such agreement.*** A "like service" shall be of the same nature and duration, requiring the same skill, and performed by a provider of similar training and experience. A "like supply" is one that is identical or substantially equivalent. "Area" means the municipality (or, in the case of a large city, the subdivision thereof) in which the service or supply is actually provided or such greater area as is necessary to obtain a representative section of charges for a like service or like supply. A charge shall not be considered ~~Reasonable and Customary~~**Allowable** to the extent that it exceeds an amount that would be accepted by the provider of services, as payment in full, from any other source of coverage.

Adopted and Approved: June 20, 2018

Effective Date: June 20, 2018



H. Marshall Ainley, Chairman



Edward Hanley, Secretary