Wabash Memorial Hospital Association

2014 HEALTHCARE BENEFIT SUMMARY - THE PIGGY-BACK PLAN SECONDARY PLAN — EFFECTIVE FEBRUARY 1, 2014

As secondary payor, Wabash will pay, subject to all plan provisions, the balance of remaining eligible expenses unpaid by the primary insurer not to exceed Wabash's normal plan liability. Member is responsible for services not covered by the primary insurer with exception of the benefits listed below. No pharmacy benefits are provided on secondary plans.

DESCRIPTION	BENEFIT
Wellness Benefit	80% to \$500 per calendar year
Preventive Exam Mammograms — 1 per calendar year Pap Tests / PSA Test Well-Child Care Immunizations Screenings	
Chiropractic Services	80% to \$500 per calendar year
Dietary Consultation	\$50 once per calendar year
Eye Exam	\$40 once per calendar year
Hearing Aids	80% to max of \$300 per item once every 5 years

It is the responsibility of the member to submit explanation of benefit payments made by the primary insurer to Wabash.