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.