

**INSERT NUMBER 8  
ALLEGANY COUNTY**

**The Allegany County Employee Benefit Plan is hereby amended as follows:**

**Effective January 1, 2014**

In ARTICLE IV -- MEDICAL BENEFITS, Section D. **Maximum Out-Of-Pocket Amount** is deleted and replaced with the following:

**D. Maximum Out-Of-Pocket Amount**

A maximum out-of-pocket amount is the maximum amount of covered expenses you must pay during a *year* before the payment percentage of the Plan increases. The individual maximum out-of-pocket amount applies separately to each covered person. When a covered person reaches their annual maximum out-of-pocket amount, the Plan will pay one hundred percent (100%) of additional covered expenses for that individual during the remainder of that *year*.

The family maximum out-of-pocket amount applies collectively to all covered persons in the same family. When the family reaches their annual maximum out-of-pocket amount, the Plan will pay one hundred percent (100%) of additional covered expenses for that family during the remainder of that *year*.

The maximum out-of-pocket amount excludes charges in excess of the *fee schedule* and any penalties for failure to comply with the requirements of the Health Care Management Program.

The annual individual and family maximum out-of-pocket amounts are shown on the Schedule of Medical Benefits.

**Effective March 1, 2015**

In ARTICLE IV -- MEDICAL BENEFITS, Section G. **Medical Expenses Not Covered**, Subsection **Additional Exclusions**, Number 38 is deleted and replaced with the following:

38. Smoking cessation programs or *physician's* office visits for smoking cessation treatment, except as mandated preventive care under the Affordable Care Act or as specifically mentioned in Covered Medical Expenses.

All other provisions of the Plan remain the same.