

applicable to the Employee or Dependent who undergoes such operation.

SCHEDULE OF SURGICAL OPERATIONS
(Other Than Radiation Therapy)

PLAINTIFF'S EXHIBIT

MET-1008

The maximum payment for any surgical operation not specified in the following schedule or for any multi-stage operation, shall be determined by the Insurance Company on the basis of the severity of the type of operation, in an amount consistent with the maximum payments for operations listed.

If more than one operation is performed at the same operative session in the same operative field by the same surgical team, the total payment for all such operations shall not exceed the maximum payment for that one of such operations for which the largest amount is payable.

If more than one operation is performed at the same operative session in separate operative fields by the same surgical team, and through separate incisions, the total payment for all such operations shall not exceed the maximum payment for that one of such operations for which the largest amount is payable, plus 50% of the maximum payment for each of the other operations, unless otherwise specified in the schedule.

If bilateral similar operations are performed at the same operative session in separate operative fields, the total payment for both operations shall not exceed 150% of the maximum payment for the single operation, unless otherwise specified in the schedule.

In no event, however, shall the maximum payment determined in accordance with any of the paragraphs immediately preceding exceed the Maximum Surgical Operation Benefit in force hereunder on account of the Employee or Dependent who has undergone such operations.

Surgical Operation	Schedule Applicable
	to Employees and Dependent Maximum Payment
CARDIOVASCULAR SYSTEM	
Commissurotomy or valvulotomy, mitral.....	\$425
Aortic, pulmonic, or tricuspid.....	500
Cardiotomy or pericardiotomy with exploration, drainage, or removal of foreign body.....	350
Arteriotomy, simple, with exploration or removal of embolism	
Intrathoracic or intra-abdominal.....	275
Neck.....	200
Extremities.....	150
Veins	
Ligation and division of long saphenous vein at saphenofemoral junction, with or without retrograde injection, or distal interruptions	
Unilateral.....	75
Bilateral.....	125

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Applicable to Employees whose Max
Insurance Benefit is \$500

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Section 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS.—Continued

Surgical Operation	Schedule Applicable to Employees and Dependents Maximum Payment
CARDIOVASCULAR SYSTEM - (Cont'd)	
Veins - (Cont'd)	
Ligation and division of short saphenous vein at sapheno- popliteal junction (independent procedure).....	\$ 50
Ligation and division and complete stripping	
Long or short saphenous veins	
Unilateral.....	100
Bilateral.....	175
Long and short saphenous veins	
Unilateral.....	140
Bilateral.....	200
Injection of sclerosing solution, each treatment (not more than five).....	10
DIGESTIVE SYSTEM	
Appendectomy (independent procedure).....	150
Cholecystectomy.....	200
With open exploration of common duct.....	250
Colectomy	
Partial, with anastomosis, with or without colectomy.....	275
For malignant tumor with regional lymph node dissection.....	500
Gastrectomy	
Total, for malignancy with regional lymph node dissection....	500
Subtotal, with or without vagotomy.....	275
Gastroenterostomy.....	200
Enterectomy: resection of small intestine with anastomosis or enterostomy.....	250
Tonsillectomy, with or without adenoidectomy	
Age 14 or over.....	75
Under age 14.....	50
Esophagoscopy	
Diagnostic.....	50
With biopsy, add.....	20
With removal of foreign body or excision of tumor.....	85
Gastrosocopy	
Diagnostic, with or without biopsy.....	50
Proctosigmoidoscopy, diagnostic	
Initial.....	10
Subsequent.....	10
Hemorrhoidectomy (with or without fissurectomy, with or without sphincterotomy)	
External, single.....	40
Multiple, complete.....	70
Internal, or internal and external.....	100
Radical (Buls or Whitehead).....	150

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SECTION 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS.—Continued

Surgical Operation	Schedule Applicable to Employees and Dependents <u>Maximum Payment</u>
DIGESTIVE SYSTEM - (Cont'd)	
Enucleation or excision of external thrombotic hemorrhoid.....	\$ 10
Fistulotomy or fistulectomy	
Submuscular.....	150
Subcutaneous.....	35
Complete proctectomy, combined abdominoperineal, one or two stages.....	350
ENDOCRINE SYSTEM	
Thyroidectomy	
Total or subtotal for malignancy with radical neck dissection.	350
Subtotal or partial, benign condition.....	225
Total thyroid lobectomy, unilateral.....	175
Local excision of small cyst or adenoma of thyroid.....	150
HEMIC AND LYMPHATIC SYSTEMS	
Splenectomy.....	200
Biopsy or excision of lymph node (independent procedure), except anterior scalene.....	20
INTEGUMENTARY SYSTEM (Skin, Subcutaneous, Areolar Tissues, Breast)	
Skin and subcutaneous tissue	
Incision and drainage, cysts (up to 5), carbuncle or abscess.....	10
Excision of pilonidal cyst or sinus.....	100
Excision (including simple repair) of histologically verified malignant neoplasms	
Trunk, arms or legs	
Diameter up to 3/4 inch.....	35
Head, neck, hands, feet or genitals	
Diameter 1/2 inch or less.....	50
Diameter over 1/2 inch but less than 3/4 inch.....	70
Eyelids, lips or mucous membrane	
Diameter 1/2 inch or less.....	70
Diameter over 1/2 inch but less than 3/4 inch.....	85
Breast	
Excision, benign tumors (other than superficial), any type	
Unilateral.....	60
Bilateral.....	90
Mastectomy, complete (simple).....	100
Partial, unilateral.....	60
bilateral.....	90
Radical for malignancy, including pectoral m. axillary lymph nodes.....	300

SCHEDULE OF SURGICAL OPERATIONS (Other Than Radiation Therapy)

The maximum payment for any surgical operation not specified in the following schedule or for any multi-stage operation, shall be determined by the Insurance Company on the basis of the severity of the type of operation, in an amount consistent with the maximum payments for operations listed.

If more than one operation is performed at the same operative session in the same operative field by the same surgical team, the total payment for all such operations shall not exceed the maximum payment for that one of such operations for which the largest amount is payable.

If more than one operation is performed at the same operative session in separate operative fields by the same surgical team, and through separate incisions, the total payment for all such operations shall not exceed the maximum payment for that one of such operations for which the largest amount is payable, plus 50% of the maximum payment for each of the other operations, unless otherwise specified in the schedule.

If bilateral similar operations are performed at the same operative session in separate operative fields, the total payment for both operations shall not exceed 150% of the maximum payment for the single operation, unless otherwise specified in the schedule.

In no event, however, shall the maximum payment determined in accordance with any of the paragraphs immediately preceding exceed the Maximum Surgical Operation Benefit in force hereunder on account of the Employee or Dependent who has undergone such operations.

Surgical Operation	Schedule Applicable to Employees and Dependents
	Maximum Payment
CARDIOVASCULAR SYSTEM	
Commissurotomy or valvulotomy, mitral.....	\$510.00
Aortic, pulmonic, or tricuspid.....	600.00
Cardiotomy or pericardiotomy with exploration, drainage, or removal of foreign body.....	420.00
Arteriotomy, simple, with exploration or removal of embolism	
Intrathoracic or intra-abdominal.....	330.00
Neck.....	240.00
Extremities.....	180.00
Veins	
Ligation and division of long saphenous vein at saphenofemoral junction, with or without retrograde injection, or distal interruptions	
Unilateral.....	90.00
Bilateral.....	150.00

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Applicable to Employees and Dependents whose Maximum
Surgical Operation Insurance Benefit is \$600

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Surgical Operation

**Schedule Applicable
to Employers
and Dependents
Maximum Payment**

CARDIOVASCULAR SYSTEM - (Cont'd)

Veins - (Cont'd)

Ligation and division of short saphenous vein at sapheno-popliteal junction (independent procedure).....	\$ 60.00
Ligation and division and complete stripping Long or short saphenous veins	
Unilateral.....	120.00
Bilateral.....	210.00
Long and short saphenous veins	
Unilateral.....	168.00
Bilateral.....	240.00
Injection of sclerosing solution, each treatment (not more than five).....	12.00

DIGESTIVE SYSTEM

Appendectomy (independent procedure).....	180.00
Cholecystectomy.....	240.00
With open exploration of common duct.....	300.00
Colectomy	
Partial, with anastomosis, with or without colectomy.....	330.00
For malignant tumor with regional lymph node dissection.....	600.00
Gastrectomy	
Total, for malignancy with regional lymph node dissection....	600.00
Subtotal, with or without vagotomy.....	330.00
Gastroenterostomy.....	240.00
Enterectomy: resection of small intestine with anastomosis or enterostomy.....	300.00
Tonsillectomy, with or without adenoidectomy	
Age 14 or over.....	90.00
Under age 14.....	60.00
Esophagoscopy	
Diagnostic.....	60.00
With biopsy, add.....	24.00
With removal of foreign body or excision of tumor.....	102.00
Gastrosocopy	
Diagnostic, with or without biopsy.....	60.00
Proctosigmoidoscopy, diagnostic	
Initial.....	12.00
Subsequent.....	12.00
Hemorrhoidectomy (with or without fissurectomy, with or without sphincterotomy)	
External, single.....	48.00
Multiple, complete.....	84.00
Internal, or internal and external.....	120.00
Radical (Bulie or Whitehead).....	180.00

Surgical Operation	Schedule Applicable to Employees and Dependents Maximum Payment
DIGESTIVE SYSTEM - (Cont'd)	
Enucleation or excision of external thrombotic hemorrhoid.....	\$ 12.00
Fistulotomy or fistulectomy	
Submuscular.....	180.00
Subcutaneous.....	42.00
Complete proctectomy, combined abdominoperineal, one or two stages.....	420.00
ENDOCRINE SYSTEM	
Thyroidectomy	
Total or subtotal for malignancy with radical neck dissection.	420.00
Subtotal or partial, benign condition.....	270.00
Total thyroid lobectomy, unilateral.....	210.00
Local excision of small cyst or adenoma of thyroid.....	180.00
HEMIC AND LYMPHATIC SYSTEMS	
Splenectomy.....	240.00
Biopsy or excision of lymph node (independent procedure), except anterior scalene.....	24.00
INTEGUMENTARY SYSTEM (Skin, Subcutaneous, Areolar Tissues, Breast)	
Skin and subcutaneous tissue	
Incision and drainage, cysts (up to 5), carbuncle or abscess.....	12.00
Excision of pilonidal cyst or sinus.....	120.00
Excision (including simple repair) of histologically verified malignant neoplasms	
Trunk, arms or legs	
Diameter up to 3/4 inch.....	42.00
Head, neck, hands, feet or genitals	
Diameter 1/2 inch or less.....	60.00
Diameter over 1/2 inch but less than 3/4 inch.....	84.00
Eyelids, lips or mucous membrane	
Diameter 1/2 inch or less.....	84.00
Diameter over 1/2 inch but less than 3/4 inch.....	102.00
Breast	
Excision, benign tumors (other than superficial), any type	
Unilateral.....	72.00
Bilateral.....	108.00
Mastectomy, complete (simple).....	120.00
Partial, unilateral.....	72.00
Bilateral.....	108.00
Radical for malignancy, including pectoral muscles and axillary lymph nodes.....	360.00

Surgical Operation

MUSCULOSKELETAL SYSTEM

Bones

Osteoplasty

Shortening of bone

Femur, tibia or humerus..... \$420.00

Radius or ulna..... 270.00

Radical resection of bone for tumor with bone graft

Large bone..... 420.00

Small bone..... 270.00

Excision of bone cyst, chondroma or exostosis

Large bones..... 210.00

Small bones..... 132.00

Dislocations

Closed reduction, simple

Shoulder..... 72.00

Elbow..... 48.00

Finger or thumb..... 24.00

Hip..... 150.00

Knee (except patella)..... 48.00

Patella..... 30.00

Open reduction, simple or compound

Shoulder or elbow (fresh)..... 210.00

Hip..... 300.00

Knee (except patella)..... 240.00

Patella..... 150.00

Fractures

Closed reduction

Other than chip or avulsion fractures

Clavicle, simple, age 14 or over..... 72.00

Under age 14..... 48.00

Rib or ribs, simple, strapping..... 24.00

Humerus

Surgical neck, requiring manipulation..... 132.00

Shaft, simple, age 14 or over..... 162.00

Under age 14..... 108.00

Elbow, involving 2 or 3 bones, simple, age 14 or over.... 162.00

Under age 14..... 108.00

Radius, head, immobilization only..... 48.00

Radius, shaft, with or without manipulation

Age 14 or over..... 72.00

Under age 14..... 48.00

Ulna, shaft, with or without manipulation

Age 14 or over..... 54.00

Under age 14..... 36.00

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Surgical Operation

Schedule Applicable
to Employees
and Dependents
Maximum Payment

MUSCULOSKELETAL SYSTEM - (Cont'd)

Fractures - Closed reduction - (Cont'd)

Radius and ulna, shafts, requiring manipulation	
Age 14 or over.....	\$180.00
Under age 14.....	78.00
Metacarpal, one, immobilization only	
Age 14 or over.....	36.00
Under age 14.....	24.00
For each additional metacarpal, add.....	6.00
Phalanx or phalanges, one finger or thumb, immobilization only.....	24.00
For each additional finger, add.....	12.00
Pelvis (except sacrum), simple, single.....	120.00
Complicated or multiple.....	210.00
Femur, simple, neck or shaft, including supracondylar	
Age 14 or over.....	240.00
Under age 14.....	144.00
Femur, intertrochanteric, simple, reduction with fixation	
Age 14 or over.....	300.00
Under age 14.....	210.00
Patella, simple, immobilization only.....	48.00
Tibia, shaft, simple, immobilization only	
Age 14 or over.....	144.00
Under age 14.....	72.00
Fibula, shaft, simple.....	48.00
Tibia and fibula, shafts, age 14 or over.....	192.00
Under age 14.....	120.00
Ankle, bimalleolar or trimalleolar (including Potts)	
Simple.....	144.00
Tarsal, simple	
One (except astragalus and os calcis).....	48.00
Astragalus or os calcis.....	72.00
Phalanx or phalanges, one toe, simple, except great toe..	18.00
Great toe.....	24.00
For each additional toe, add.....	12.00
For debridement of any compound fracture add 1/3 of the amount for closed reduction	
Insertion of Kirchner wire or metal pins for traction or cast fixation, add.....	24.00
Chip or avulsion fractures.....	18.00
Open reduction (except chip or avulsion fractures)	
Pelvis (except sacrum), one or more bones	
simple or compound.....	390.00
Sacrum, simple or compound.....	180.00
Humerus, shaft or neck, simple or compound.....	210.00
Radius, head, simple or compound.....	168.00

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Schedule Applicable
to Employees
and Dependents

Maximum Payment

Surgical Operation

MUSCULOSKELETAL SYSTEM - (Cont'd)

Fractures - Open reduction - (Cont'd)

Femur, neck, simple or compound, with internal fixation....	\$360.00
Femur, shaft, simple or compound, Age 14 or over.....	300.00
Under age 14.....	180.00
Tibia, shaft, simple or compound, Age 14 or over.....	240.00
Under age 14.....	180.00

Joints

Excision:

Intervertebral disk with spinal fusion.....	510.00
Semilunar cartilage of knee joint.....	210.00
Synovectomy	
Wrist.....	210.00
Finger or thumb, interphalangeal joint.....	75.00
For each additional, add.....	36.00
Hip.....	390.00
Knee.....	240.00
Ganglionectomy of wrist or hand.....	72.00

**Arthrotomy or capsulotomy with exploration, drainage,
or removal of loose body**

Elbow or ankle.....	162.00
Shoulder or knee.....	210.00

Arthroplasty

Shoulder.....	330.00
Elbow, wrist or ankle.....	300.00
Hip or knee.....	420.00
Radical bunion operation with metatarsal osteotomy	
Unilateral.....	180.00
Bilateral.....	270.00

Arthrodesis

Wrist.....	240.00
Hip.....	480.00
Knee.....	330.00

Hammer toe

One toe, except great toe.....	60.00
Great toe, interphalangeal joint.....	120.00
For each additional toe, add.....	24.00

Muscles or Tendons

Muscle biopsy

Superficial.....	15.00
Deep.....	30.00

Tendons

Incision

Hip adductors, open, unilateral.....	108.00
Bilateral.....	144.00

Sever (or similar) procedure of the shoulder for

Erb's palsy.....	300.00
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Surgical Operation

MUSCULOSKELETAL SYSTEM - (Cont'd)

Muscles or Tendons - (Cont'd)

Excision

Fasciectomy or fasciectomy for Dupuytren's contracture
(open)

Partial.....	\$144.00
Radical.....	330.00
Repair or suture of extensor tendon, single, forearm, leg, hand or foot.....	72.00
Each additional tendon	
Forearm or leg.....	72.00
Hand.....	48.00
Foot.....	24.00

Spine

Spinal fusion

2 vertebrae.....	330.00
3-7 vertebrae.....	480.00
8-15 vertebrae, one or two stages.....	600.00
Coccygectomy.....	96.00

NERVOUS SYSTEM

Peripheral nerves

Excision of histologically confirmed neuroma of the
hand or foot

Cutaneous.....	30.00
Interdigital, one.....	60.00
For each additional, add.....	6.00
Stoefel's neurectomy.....	168.00

Sympathectomy

Cervicothoracic (Smithwick's type, supra-and infra-
diaphragmatic)

Unilateral.....	300.00
Bilateral, concomitant or delayed.....	420.00
Lumbar, unilateral.....	240.00
Bilateral.....	300.00

Brain and Spinal Cord

Craniotomy, osteoplastic, for excision of brain tumor, abscess, or cyst, supratentorial.....	540.00
Craniotomy, suboccipital for brain tumor.....	600.00
Craniotomy, for depressed skull fracture.....	330.00
With debridement of brain and repair of dura.....	420.00
Burr holes with ventriculography.....	84.00
Laminectomy for decompression of the spinal cord and nerve roots.....	420.00

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**Schedule Applicable
to Employees
and Dependents
Maximum Payment**

Surgical Operation

RESPIRATORY SYSTEM

Chest

Lobectomy or pneumonectomy.....	\$ 420.00
Wedge resection, single or multiple.....	330.00
Thoracotomy, with open drainage or empyema cavity by rib resection (independent procedure).....	168.00

Nose and Throat

Removal of nasal polyp, one or more, unilateral or bilateral.	30.00
Frontal sinusotomy, external, simple (trephine operation)....	84.00
Radical, obliterative, unilateral or bilateral.....	240.00
Antrotomy, intranasal	
Unilateral.....	60.00
Bilateral.....	102.00
Nasal septum, submucous resection.....	120.00
With grafts.....	180.00

Bronchoscopy

Diagnostic.....	60.00
With biopsy, add.....	24.00
With removal of foreign body or excision of tumor.....	102.00

Laryngoscopy, direct

Diagnostic, independent procedure.....	42.00
With biopsy, add.....	18.00
With removal of foreign body.....	84.00

SPECIAL SENSE ORGANS

Ear

Mastoidectomy, simple.....	210.00
Radical.....	300.00
Stapedectomy, with or without vein graft.....	420.00

Eye

Cataract

Discission; needling of lens	
Initial.....	84.00
Subsequent.....	42.00
Extraction of lens, any type, unilateral.....	330.00
Excision of pterygium.....	102.00
Reattachment of retina	
Electrocoagulation, scleral resection, buckling or partial tubing.....	420.00
Light coagulation, supersonie or any other extra ocular method.....	168.00
Ocular muscles; any type of operation involving one or more muscles in one or both eyes done in one stage.....	240.00
Corneal transplant.....	420.00

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Surgical Operation

Maximum Payment
to Employees
and Dependents
Maximum Payment

UROGENITAL SYSTEM

Female Genital

Repair of cystocele, with or without urethrocele.....	\$150.00
Repair of cystocele and rectocele, with perineoplasty, with or without repair of urethrocele.....	210.00
Repair of rectocele, independent procedure.....	120.00
Salpingectomy, oophorectomy, or salpingo-oophorectomy, complete or partial, unilateral or bilateral, independent procedure.....	180.00
Hysterectomy (with or without removal of tubes, with or without removal of ovaries)	
Total, vaginal or abdominal.....	240.00
Supracervical or subtotal.....	210.00
Radical for malignant tumor with regional lymph node dissection.....	420.00
With removal of bladder and ureteral transplant.....	480.00
With rectal resection, with or without removal of bladder and ureteral transplant.....	600.00
Amputation of cervix (independent procedure).....	84.00
Dilation and curettage (non-puerperal) (independent procedure).....	60.00
With local excision of lesion of cervix, or cauterization.....	72.00
Delivery of child or children.....	108.00
Caesarean Section, including delivery, or abdominal operation for extra-uterine pregnancy.....	180.00
Miscarriage.....	48.00

Male Genital

Circumcision

Clamp or dorsal slit.....	12.00
Other than clamp or dorsal slit	
Age 14 or older.....	42.00
Under age 14.....	30.00
Orchiectomy, simple, unilateral.....	84.00
Bilateral.....	102.00
Excision of varicocele, hydrocele, or spermatocele, independent procedure.....	120.00
Prostatectomy, with or without vasectomy.....	330.00

Urinary

Cystotomy or cystostomy with drainage or removal of calculus. With fulguration, add.....	210.00 90.00
Nephrectomy, including partial ureterectomy through same incision.....	330.00
With total ureterectomy, two incisions, add.....	90.00
Cystoscopy, diagnostic	
Initial (independent procedure).....	30.00
Subsequent, within 30 days.....	18.00
With ureteral catheterization, unilateral or bilateral, add.	12.00
With biopsy of bladder, add.....	6.00

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Surgical Operation

to Employees
and Dependents
Maximum Payment

OPERATIONS NOT ASSOCIATED WITH A SINGLE SYSTEM

Exploratory laparotomy or celiotomy.....	\$ 168.00
Hernia	
Hiatus or diaphragmatic.....	300.00
Herniotomy, inguinal, unilateral.....	150.00
Bilateral.....	210.00
Paracentesis.....	18.00

SCHEDULE OF RADIATION THERAPY

For the purposes of Surgical Operation Insurance hereunder, X-ray, radium, cobalt, and radioactive isotope therapy shall be deemed surgical operations and any benefits therefor shall be subject to the terms and limitations applicable to benefits for surgical operations; but no benefits shall be payable hereunder for any charges made by a hospital or other institution for services in connection with such therapy.

The maximum payment for any X-ray, radium, cobalt, or radioactive isotope therapy not specified in the following schedule shall be determined by the Insurance Company in an amount consistent with the maximum payments for therapies listed. The amounts specified are the maximum payments for the treatments shown, including dosage calculations and use of facilities.

Schedule Applicable
to Employees
and Dependents
Maximum Payment

Treatment**X-RAY AND RADIUM THERAPY**

All treatment (except concomitant surgical procedures) and retreatment within a period of 12 consecutive months for the following conditions (subject to the maximum per treatment below):

Histologically verified malignancies	
Skin, 1 centimeter diameter or less.....	\$ 60.00
Over 1 centimeter diameter.....	120.00
Other soft tissue and bone	
Breast (except postmastectomy).....	240.00
Postmastectomy.....	168.00
Intra-abdominal and intrathoracic.....	240.00
Head and neck.....	330.00
Central nervous system.....	300.00
Benign Tumors.....	42.00

Per Treatment

X-ray (500 KVP or less)	
Histologically verified malignancies.....	12.00
Benign tumors.....	8.40
Surface application of radium or other sealed radioactive source.....	12.00
X-ray (over 500 KVP), cobalt, radium.....	18.00

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Schedule Applicable
to Employees
and Dependents
Maximum Payment

Treatment

RADIOACTIVE ISOTOPE THERAPY

All treatment (except concomitant surgical procedures) and retreatment within a period of 12 consecutive months for:	
Hyperthyroidism.....	\$210.00
Thyroid suppression (cardiac).....	210.00
Interstitial or intracavitary therapy with radioactive colloids	
Radioactive gold.....	120.00
Radioactive phosphorus.....	84.00
All treatment (except concomitant surgical procedures) and retreatment within a period of 3 consecutive months for:	
Polycythemia vera.....	42.00
Chronic leukemia.....	42.00

If Surgical Operation Insurance Benefits are paid hereunder for a surgical operation performed outside of a legally constituted hospital while Hospital Expense Insurance under the Group Policy is in force on account of the person who underwent such operation, the Insurance Company shall pay, in addition to the payments otherwise provided, the amount of the actual expense, if any, charged for a general anesthesia and the administration thereof in connection with such operation up to a maximum of \$10.

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