

METROPOLITAN LIFE INSURANCE COMPANY

Effective as of its date of issue, Supplementary Agreement Form G. 8297 attached to Group Policy No. 8577-G is hereby endorsed to substitute for the second paragraph of subsection (B) of Section 3 thereof, the following:

"If on the effective date of the Dependent Insurance of an Employee as provided by the next preceding paragraph, any Dependent of the Employee is confined in a hospital or other institution for care or treatment, or is confined at home under the care of a physician or surgeon because of a disabling physical or mental sickness or injury, the Dependent Insurance on account of that Dependent shall not become effective until that Dependent is no longer confined in a hospital or other institution or confined at home under the care of a physician or surgeon."

METROPOLITAN LIFE INSURANCE COMPANY,

Klaus E. Hollaubeck
Secretary

R. L. [Signature]
(Registrar)

Form G. 8738
August 1956

Effective as of its date of issue this Supplementary Agreement Form G 8643

hereby endorsed as follows:

I. To substitute for subsection (E) in Section 5 thereof, the following:

"(E) MEDICAL EXPENSE PERIOD.--A 'Medical Expense Period', as used herein, means a period beginning with any January 1st and ending with the next following December 31st.

II. To substitute for subsection F in said Section 5, the following:

"PROVISIONS APPLICABLE IN CASE OF CESSATION OF INSURANCE OTHER THAN PURSUANT TO ITEM (2) OF SECTION 6 HEREOF.--If, at the date of cessation of the insurance hereunder on account of an Employee or Dependent the Employee or Dependent is then under the care of a physician or surgeon for treatment of an injury or sickness, the Insurance Company shall pay benefits as if the insurance hereunder on the Employee or Dependent had continued in force, provided that

(i) no benefits shall be payable on account of any Covered Medical Expenses incurred after the date three months following the date of cessation of insurance hereunder or after the date of recovery from the injury or sickness for which the Employee or Dependent was being treated at the date of cessation of insurance hereunder, whichever first occurs, unless the Employee or Dependent is totally disabled continuously from the date of such cessation during the period such expenses are incurred, and

(ii) if the Employee or Dependent is totally disabled continuously from the date of cessation of insurance hereunder, benefits will continue to be provided during such disability under the same conditions as if the insurance had continued in force, but in no case shall any benefits be payable on account of any Covered Medical Expenses incurred after the end of the calendar year following the calendar year in which such cessation occurs."

METROPOLITAN LIFE INSURANCE COMPANY,


(Registrar)


Walter E. Holthbeck
Secretary

Form G. 8643-4

SECTION 3. EFFECTIVE DATES OF INSURANCE.
 —An Employee may become insured hereunder for Personal Surgical Operation Insurance only by making written request to the Employer for such insurance on forms furnished by the Insurance Company. The Personal Surgical Operation Insurance on any Employee who makes such request on or before the date of his eligibility for such insurance shall become effective on the date of his eligibility for such insurance, provided

_____X_____X_____X
 _____X_____X_____X
 _____X_____X_____X

he is actively at work on the date of his eligibility. The Personal Surgical Operation Insurance on any Employee who makes such request after the date of his eligibility for such insurance and on or before the thirty-first day following the date of his eligibility for such insurance, or on or before the thirty-first day following the date of his return to active work if he is not actively at work on the date of his eligibility for such insurance, shall become effective, provided he is then actively at work, on the _____X_____X_____X

_____X_____X_____X
 _____X_____X_____X
 _____X_____X_____X
 date of such request. Any Employee making such request for Personal Surgical Operation Insurance after such thirty-first day and any Employee requesting reinstatement of his Personal Surgical Operation Insurance after his Personal Surgical Operation Insurance hereunder has been discontinued in accordance with subdivision (c) of Section 5 hereof, must furnish at his own expense evidence of his insurability satisfactory to the Insurance Company before he may be insured hereunder. Any such insurance shall become effective, provided such Employee is then actively at work, on the _____X_____X_____X

_____X_____X_____X
 _____X_____X_____X
 _____X_____X_____X
 date the Insurance Company accepts as satisfactory such evidence of insurability. The Personal Surgical Operation Insurance on any Employee not actively at work on the date when his Personal Surgical Operation Insurance hereunder would otherwise become effective shall become effective on the next following _____X_____X_____X

_____X_____X_____X
 _____X_____X_____X
 _____X_____X_____X
 on which he is actively at work.

An Employee may become insured hereunder for Dependent Surgical Operation Insurance only by making written request to the Employer for both Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance hereunder on forms furnished by the Insurance Company. The Dependent Surgical Operation Insurance on any Employee who makes such request on or before the date of his eligibility for such insurance shall become effective with respect to those persons who are then Dependents of such Employee, on the date of his eligibility for such insurance or on the

effective date of such Employee's Personal Surgical Operation Insurance hereunder, whichever date is later. The Dependent Surgical Operation Insurance on any Employee who makes such request after the date of his eligibility for such insurance and on or before the thirty-first day following the date of his eligibility for such insurance or on or before the thirty-first day following the date of his return to active work if he is not actively at work on the date of his eligibility for such insurance, shall become effective with respect to those persons who are then Dependents of such Employee, on the _____X_____X_____X

_____X_____X_____X
 _____X_____X_____X
 _____X_____X_____X
 date of such request or on the effective date of the Employee's Personal Surgical Operation Insurance hereunder, whichever date is later. Any Employee making such request after such thirty-first day and any Employee requesting reinstatement of his Dependent Surgical Operation Insurance hereunder after his Dependent Surgical Operation Insurance hereunder has been discontinued in accordance with subdivision (c) of Section 5 hereof, must furnish at his own expense evidence satisfactory to the Insurance Company of the good health of each person who is a Dependent of such Employee on the date of such request before the Dependent Surgical Operation Insurance with respect to any such Dependent shall become effective. Such Dependent Surgical Operation Insurance shall become effective with respect to each such Dependent whose evidence of good health is accepted by the Insurance Company as satisfactory, on the _____X_____X_____X

_____X_____X_____X
 _____X_____X_____X
 _____X_____X_____X
 date of such acceptance by the Insurance Company or on the effective date of the Employee's Personal Surgical Operation Insurance hereunder, whichever date is later. In the event that the evidence of good health of any such person is not accepted by the Insurance Company as satisfactory, such person shall not, for the purposes of insurance hereunder, be deemed a Dependent and no Dependent Surgical Operation Insurance shall be provided hereunder with respect to such person.

The Dependent Surgical Operation Insurance with respect to any person who becomes a Dependent of an Employee while such Employee is insured for Dependent Surgical Operation Insurance hereunder shall become effective on the date such person becomes a Dependent of such Employee.

SECTION 4. EMPLOYEES' CONTRIBUTIONS.
 No Employee insured hereunder may contribute to the cost of his Surgical Operation Insurance more than the maximum amount specified in Section 6 hereof in accordance with the Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance, if any, in force hereunder on his account.

SECTION 5. CESSATION OF INSURANCE.—(A)
 The Personal Surgical Operation Insurance and De-

pendent Surgical Operation Insurance on any Employee insured hereunder shall automatically cease on the date of the termination of his employment.

Termination of employment, for the purposes of the Surgical Operation Insurance hereunder, means cessation of active work as an Employee as defined in Section 1 hereof, except that

(i) in case of the absence of an Employee from active work because of sickness or injury, his employment may, for the purposes of his Surgical Operation Insurance hereunder, be deemed to continue until terminated by the Employer, or

(ii) in case of the absence of an Employee from active work because of temporary lay-off, his employment may, for the purposes of his Surgical Operation Insurance hereunder, be deemed to continue until terminated by the Employer but in no case beyond the X X
 X X X
 X X such lay-off commenced

In the case of either of the above exceptions, the Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance hereunder on such Employee shall automatically cease on the date of such termination of his employment by the Employer, as evidenced to the Insurance Company by the Employer, whether by notification or by cessation of premium payment on account of such Employee's insurance hereunder.

(b) The Personal Surgical Operation Insurance hereunder on any Employee shall automatically cease on the date he becomes entitled to the Maximum Surgical Operation Benefit applicable to him. The Personal Surgical Operation Insurance hereunder on any such Employee may be reinstated only if and when he returns to active work for the Employer on full time.

An Employee's Dependent Surgical Operation Insurance hereunder with respect to any Dependent shall automatically cease on the date the Employee becomes entitled to the Maximum Surgical Operation Benefit applicable to such Dependent. The Employee's Dependent Surgical Operation Insurance hereunder with respect to such Dependents may be reinstated only upon recovery of the Dependent from the injury or sickness which necessitated such surgical operation, and only provided the Personal Surgical Operation Insurance hereunder on such Employee is then in force.

(c) If any Employee insured hereunder for only Personal Surgical Operation Insurance shall notify the Employer that his Personal Surgical Operation Insurance hereunder is to be discontinued, such insurance

shall automatically cease on the date

such notice of discontinuance is received by the Employer. If any Employee insured hereunder for both Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance shall notify the Employer that either (i) his Personal Surgical Operation Insurance hereunder, or (ii) his Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance hereunder is to be discontinued, then both his Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance hereunder shall automatically cease on the date

 such notice of discontinuance is received by the Employer. If any Employee insured hereunder for both Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance shall notify the Employer that only his Dependent Surgical Operation Insurance hereunder is to be discontinued, his Personal Surgical
Operation Insurance and Dependent Surgical Operation Insurance hereunder, shall automatically cease on the date

 such notice of discontinuance is received by the Employer.

Failure of any Employee to make contribution when due, as required by the Employer, to the cost of either his Personal Surgical Operation Insurance hereunder or his Dependent Surgical Operation Insurance hereunder shall have the same effect as notice to the Employer, within the meaning of the preceding paragraph, that the insurance for which such Employee has failed to make contribution is to be discontinued.

(d) An Employee's Dependent Surgical Operation Insurance hereunder with respect to any Dependent shall automatically cease on the day immediately preceding the date such person ceases to be a Dependent of such Employee, as defined in Section 1 hereof.

(e) In any event all insurance hereunder shall automatically cease immediately upon the discontinuance of this Supplementary Agreement or of said Group Policy.

(F) For the purpose of the provisions of subsection (A) of this Section, the employment of an Employee who is retired, as determined by the Employer, shall be deemed to continue until terminated by the Employer.

An Employee's insurance hereunder on his own account shall automatically cease on the day immediately preceding the date the Employee becomes eligible for any coverage under the Health Insurance for the Aged provisions of the United States Social Security Act. An Employee's insurance hereunder with respect to any Dependent shall automatically cease on the day immediately preceding the date such Dependent becomes eligible for any coverage under the Health Insurance for the Aged.

Section 6. AMOUNT OF INSURANCE.—The amount of Personal Surgical Operation Insurance or Personal Surgical Operation Insurance and Dependent Surgical Operation Insurance applicable to any Employee shall be in accordance with the schedule set forth below and any increase _____ X _____ X _____ X in the amounts of such insurance, in accordance with said schedule, shall become effective, provided the Employee is then actively at work, on the _____ X _____ X _____ X _____ X

If such Employee is not then actively at work, such change in the amounts of insurance shall become effective on the next following _____ day _____

_____ on which he is actively at work
 _____ X _____ X _____ X
 _____ Y _____ X _____ X
 _____ X _____ X _____ X
 _____ X _____ X _____ X

SCHEDULE OF INSURANCE, EMPLOYEES' MAXIMUM CONTRIBUTIONS, AND PREMIUM RATES

SCHEDULE OF INSURANCE AND EMPLOYEES' MAXIMUM CONTRIBUTIONS

<u>Class</u>	<u>Surgical Operation Insurance</u> <u>Maximum Benefit</u>	
	<u>Personal Insurance</u>	<u>Dependent Insurance Each Dependent</u>
All Employees	\$600.00	\$600.00

The amount which an Employee may contribute to the cost of the insurance shall not exceed the premium charged for the amounts of his insurance.

SCHEDULE OF PREMIUM RATES

Initial Monthly Premium
Rate per Employee:

Class
 All Employees

Section 7. INSURING CLAUSE.—Upon receipt of notice and satisfactory proof, as required herein, has any Employee, while insured for Personal Surgical Operation Insurance hereunder, or any Dependent of an Employee, while such Employee is insured for Dependent Surgical Operation Insurance hereunder, shall have undergone any surgical operation specified in Section 9 hereof, as a result of:

- (A) any injury not arising out of or in the course of any employment for wage or profit, or
- (B) any sickness not entitling him to benefits under any workmen's compensation or occupational disease law,

The Insurance Company shall pay such Employee, subject to the terms and limitations hereof, for the actual surgical fee charged for such surgical operation, provided (1) that such surgical operation was recommended and performed by a physician or surgeon legally licensed to practice medicine, and (2) that the amount of such payment shall in no event exceed the amount specified for such surgical operation in the schedule in Section 9 hereof applicable to the Employee or Dependent who has undergone such operation, as determined by Section 6 hereof.

If two or more surgical operations specified in Section 9 hereof are performed upon an Employee or Dependent during any one continuous period of disability, whether from one or more causes, or are performed during successive periods of disability due to the same or related cause or causes, the total payment hereunder for all such operations shall not exceed the Maximum Surgical Operation Benefit in force hereunder on account of such Employee or Dependent who has undergone such operations, as determined by Section 6 hereof.

No payment shall be made hereunder for any surgical operation performed on an employee which is due to pregnancy or resulting childbirth or complications if the pregnancy existed on the effective date of the Employee's Surgical Operation Insurance.

No payment shall be made hereunder for any surgical operation performed on a dependent which is due to pregnancy or resulting childbirth or complications

if the pregnancy existed on the effective date of the Surgical Operation Insurance on account of such Dependent.

Benefits hereunder are not payable for any services which, in accordance with laws or regulations of any government, are or may be obtained without cost or at a reduced cost to a person covered hereunder, except as provided by the following sentence. If a charge is made to any such person which he is legally required to pay, any benefits hereunder will be computed in accordance with the provisions hereof, taking into account only such charge. "Any government" includes the Federal, State, Provincial or local government or any political subdivision thereof, of the United States or Canada.

No payment will be made for any surgical (continued on reverse side)

All benefits provided in this Supplementary Agreement will be paid to the Employee immediately after receipt of due proof.

Section 8. SURGICAL OPERATION PERFORMED AFTER CESSATION OF INSURANCE.

—If an Employee, or a Dependent of an Employee who is insured hereunder for Dependent Surgical Operation Insurance at the date of the cessation of the Surgical Operation Insurance on his account, is totally disabled as a result of injury or sickness and, while still so totally disabled and within thirty-one days after such cessation, undergoes any surgical operation specified in Section 9 hereof, such Employee shall be entitled to whatever benefits would have been payable hereunder in consequence of such surgical operation had such Surgical Operation Insurance been in force on the date of such operation.

If a female Employee or Dependent is pregnant at the date of the cessation of the insurance hereunder on her account and, as a result of such pregnancy and within nine months after such cessation, undergoes any surgical operation specified in Section 9 hereof, the Employee shall be entitled to whatever benefits would have been payable hereunder in consequence of such surgical operation had such insurance been in force on the date of such surgical operation.

SECTION 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS.—The amount of payment for any surgical operation shall not exceed the amount specified for such surgical operation in the Schedule herein applicable to the Employee or Dependent who undergoes such operation.

**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 <u>Maximum Payment</u>
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

Applicable to Employees Whose Maximum Surgical
Operation Insurance Benefit is \$600.00

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).....	\$ 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 colostomy.....	330.00
For malignant tumor with regional lymph node dissection.....	600.00
Gastroectomy	
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 (Duke or Whitehead).....	180.00

Section 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

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	
Submucular.....	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

Section 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

Surgical Operation	Schedule Applicable to Employees and Dependents Maximum Payment
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 ametosis	
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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SECTION 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

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 Kirschner 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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SECTION 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

Surgical Operation	Schedule Applicable to Employees and Dependents Maximum Payment
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.....	18.00
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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\$500

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Section 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

Surgical Operation	Schedule Applicable to Employees and Dependents <u>Maximum Payment</u>
MUSCULOSKELETAL SYSTEM - (Cont'd)	
Muscles or Tendons - (Cont'd)	
Excision	
Fasciotomy 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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Section 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

Surgical Operation	Schedule Applicable to Employees and Dependents Maximum Payment
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
Antrotony, 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	
Dissection: 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, supersonic 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

SECTION 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS.—Continued

Surgical Operation	Schedule Applicable 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.....	125.00
Caesarean Section, including delivery, or abdominal operation for extra-uterine pregnancy.....	250.00
Miscarriage.....	62.50
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.	210.00
With fulguration, add.....	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.....	15.00
With ureteral catheterization, unilateral or bil. ., add.	12.00
With biopsy of bladder, add.....	6.00

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SECTION 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

	Schedule Applicable to Employees and Dependents <u>Maximum Payment</u>
Surgical Operation	
OPERATIONS NOT ASSOCIATED WITH A SINGLE SYSTEM	
Exploratory laparotomy or oeliotomy.....	\$ 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 herefor 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 <u>Maximum Payment</u>
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 sources.....	12.00
X-ray (over 500 KVP), cobalt, radium.....	18.00

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Section 9. MAXIMUM PAYMENTS FOR SURGICAL OPERATIONS—Continued

	<u>Schedule Applicable to Employees and Dependents Maximum Payment</u>
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.

Section 10. NOTICE AND PROOF OF CLAIMS.
(A) Written notice of a surgical operation on which claim may be based must be given to the Insurance Company within twenty days after the date of such operation. Proof of such surgical operation must be furnished to the Insurance Company not later than ninety days after the date such surgical operation was performed.

The Insurance Company, upon receipt of the notice required by this Supplementary Agreement, will furnish such forms as are usually furnished by it for filing proofs of claim. If such forms are not received by the claimant within fifteen days after the Insurance Company receives such notice, the claimant shall be deemed to have complied with the requirements of this Supplementary Agreement as to proof of claim upon submitting, within the time fixed in the Supplementary Agreement for filing proofs of claim, written proof covering the occurrence, character and extent of the surgical operation for which claim is made.

Failure to furnish notice or proof within the time provided in this Supplementary Agreement shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such notice or proof and that such notice or proof was furnished as soon as was reasonably practicable.

(B) No action at law or in equity shall be brought to recover on this Supplementary Agreement prior to the expiration of sixty days after proof of claim has been filed in accordance with the requirements of this Supplementary Agreement, nor shall such action be brought at all unless brought within three years from the expiration of the time within which proof of claim is required by the Supplementary Agreement.

Section 11. DUE DATE, COMPUTATION AND PAYMENT OF ADDITIONAL SURGICAL OPERATION INSURANCE PREMIUMS.—The additional premium due on and after the date of issue of this Supplementary Agreement for the insurance provided hereunder shall be determined and shall be payable in accordance with the following paragraphs.

The initial additional Surgical Operation Insurance premium is due on the date of issue of this Supplementary Agreement and subsequent additional Surgical Operation Insurance premiums shall be due on the first day of each calendar month

(herein called the due date) thereafter.

The initial additional Surgical Operation Insurance premium due on the date of issue of this Supplementary Agreement and the additional Surgical Operation Insurance premium due on any due date after the date of issue of this Supplementary Agreement shall be (a) the aggregate of the Personal Surgical Operation Insurance premiums determined as to each Employee then insured hereunder for Personal Surgical Operation Insurance

from the monthly Personal Surgical Operation Insurance premium rate then applicable to such Employee in accordance with Section 6 hereof, plus (b) the aggregate of the Dependent Surgical Operation Insurance premiums determined as to each Employee then insured hereunder for Dependent Surgical Operation Insurance from the monthly Dependent Surgical Operation Insurance premium rate then applicable to such Employee in accordance with said Section 6, subject, however, to premium adjustments, if any.

Premium adjustments involving return of unearned additional premiums to the Employer shall be limited to the period of twelve months immediately preceding the date of receipt by the Insurance Company of evidence that such adjustments should be made.

On written request of the Employer, approved by the Insurance Company, additional Surgical Operation Insurance premium payments may, if not then payable, be changed at any due date of this Supplementary Agreement, so as to be payable annually, semi-annually, quarterly, or monthly, provided the frequency of premium payments selected applies also to the payment of all other premiums due under the Group Policy.

Upon any renewal of said Group Policy and of this Supplementary Agreement, or whenever the terms of said Group Policy or of this Supplementary Agreement are changed, the Insurance Company may change either the Personal Surgical Operation Insurance premium rates or the Dependent Surgical Operation Insurance premium rates or all of such premium rates

in the computation of the aggregate additional Surgical Operation Insurance premium due under this Supplementary Agreement on any due date in the manner prescribed by this Section, the Insurance Company may use average premium rates based on the premium rates shown in Section 6, subject to any change in accordance with this Section 11.

All additional Surgical Operation Insurance premiums falling due under this Supplementary Agreement, including adjustments thereof, if any, are payable by the Employer, on or before their respective due dates, direct to the Insurance Company at its Home Office or one of its Head Offices. The payment of any additional Surgical Operation Insurance premium shall not maintain the insurance under this Supplementary Agreement in force beyond the day immediately preceding the next due date, except as provided in the next paragraph.

A grace period of thirty-one days, without interest charge, shall be granted to the Employer for the payment of any additional Surgical Operation Insurance premium due after the initial additional Surgical Operation Insurance premium, provided the Employer has

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not previously given written notice to the Insurance Company that this Supplementary Agreement is to be discontinued as of the due date of such premium, and during any such grace period this Supplementary Agreement shall continue in force.

If the Employer fails to pay any additional Surgical Operation Insurance premium within the grace period, this Supplementary Agreement shall be discontinued on the last day of such grace period, but the Employer shall, nevertheless, be liable to the Insurance Company for the payment of all additional Surgical Operation Insurance premiums then due and unpaid, together with the additional Surgical Operation Insurance premiums for the grace period. If, however, written notice is given by the Employer to the Insurance Company, during the grace period, that this Supplementary Agreement is to be discontinued before the expiration of the grace period, this Supplementary Agreement shall be discontinued as of the date of receipt of such written notice by the Insurance Company or the date specified by the Employer for such discontinuance, whichever date is later, and the Employer shall be liable to the Insurance Company for the payment of the pro-rata additional Surgical Operation Insurance premium for the period commencing with the last due date and ending with such date of discontinuance.

SECTION 12. INCORPORATION IN GROUP POLICY AND RENEWAL.—This Supplementary Agreement is attached to and made a part of said Group Policy for a period commencing with.....

May 1, 1969.....and ending with the day immediately preceding July 1, 1969 on which last date and on each anniversary of which last date this Supplementary Agreement may be renewed to continue in effect as a part of said Group Policy for a further term of one year, provided (1) the number of Employees then insured hereunder for

Personal Surgical Operation Insurance is, in the case of Contributory Insurance, not less than seventy-five percent of the number of eligible Employees and, in the case of Non-Contributory Insurance, not less than the total number of eligible Employees, and provided, in either case, the number of Employees then insured hereunder for Personal Surgical Operation Insurance is not less than fifty and (2) the number of Employees insured hereunder for Dependent Surgical Operation Insurance is, in the case of Contributory Insurance, not less than seventy-five percent of the number of eligible Employees with Dependents and, in the case of Non-Contributory Insurance, not less than the total number of eligible Employees with Dependents. Such renewal is conditioned upon the renewal of said Group Policy and upon the payment of the additional Surgical Operation Insurance premium then due as computed in the manner set forth in Section 11 hereof and based upon such premium rates as may then be determined by the Insurance Company.

SECTION 13. AGENTS; ALTERATIONS.—No agent has authority to change this Supplementary Agreement or to waive any of its provisions.

No change in this Supplementary Agreement shall be valid unless approved by an executive officer of the Insurance Company and evidenced by endorsement hereon, or by amendment hereto signed by the Employer and by the Insurance Company.

SECTION 14. ADDITIONAL PROVISIONS.

X	X	X
X	X	X
X	X	X
X	X	X
X	X	X
X	X	X

IN WITNESS WHEREOF, the Metropolitan Life Insurance Company has caused this Supplementary Agreement to be executed this _____ day of _____, to take effect as of the _____ day of May, 1969, which last date is the date of issue of this Supplementary Agreement.

Robert E. Holmbeck
Secretary

Robert P. Shinn
President

Counterigned _____, 19____

By _____

LICENSED AGENT

Cecil R. Brewer

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