Amendment No. 1 to the 2023 PORAC PRUDENT BUYER CLASSIC PLAN

This Amendment is attached to and made a part of the Combined Evidence of Coverage and Disclosure Form, effective January 1, 2023 (2023 EOC), for the medical coverage offered to eligible active and retired members of the Insurance and Benefits Trust of Peace Officers Research Association of California (IBT of PORAC) Health Plan. This Amendment for the Body Scan benefit takes effect January 1, 2023. All other provisions of the 2023 EOC which are not inconsistent with this Amendment remain in effect.

The Body Scan provision is restated as described below under the sections, entitled "SUMMARY OF BENEFITS" and COVERED SERVICES AND SUPPLIES" under "PRUDENT BUYER PLAN BENEFITS" on pages 5 and 29 of the 2023 EOC, respectively:

Summary of Benefits (page 5)

Type of Services	Description of Services	What You Pay	
		<u>Prudent Buyer</u> Plan Providers	<u>Non-Prudent Buyer</u> <u>Plan Providers</u>
Physician Care	Preventive Care Services	No Charge (No Deductible)	No Charge* (No Deductible)
	Body Scan (for Subscriber only) up to the Maximum Allowed Amount for all services provided by Body Scan International (BSI), as long as BSI remains a Prudent Buyer Plan Provider limited to one body scan every 36 months.	No Charge (as long as BSI is used)	Not Covered
	Home and hospital visits obstetrical care surgery	\$35 Co-Pay	20%*

*The Member's payment for **Non-Prudent Buyer Plan Provider** services is based on a **strictly limited schedule of allowances**, and Members must pay charges in excess of those scheduled amounts. Please refer to the section entitled DETERMINATION OF THE MAXIMUM ALLOWED AMOUNT beginning on page 20 of the 2023 EOC for complete benefit information.

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Body Scan (page 29)

No Co-Pay and no out of pocket expense for any amount in excess of the Maximum Allowed Amount for all services provided by Body Scan International (BSI) as long as BSI remains a Prudent Buyer Plan Provider.

The Health Plan will pay for services and supplies for the body scan for screening purposes for only the Subscriber, (limited to one scan every 36 months) as long as BSI provides the body scan and remains a Prudent Buyer Plan Provider.

This benefit is not subject to the Calendar Year Deductible and is not subject to the Out-Of-Pocket Expense Amount.