

IMPORTANT NOTICE

NOTICE REGARDING AN INCREASE IN FERTILITY COVERAGE UNDER THE HONEYWELL MEDICAL PLAN

Beginning in 2021, Honeywell has raised the lifetime maximum benefit for fertility coverage from \$5,000 to \$20,000 per covered person. This includes up to \$15,000 in medical services and \$5,000 in prescription drug needs. Services such as office visits, lab work, in-vitro fertilization and artificial insemination are included under this new limit. The summary below provides further details as illustrated in the Medical Plan's Summary Plan Description.

	In-Network	Out-of-Network
Office Visits	Upfront deductible applies; then plan pays 80% after deductible; plan pays 100% after out-of-pocket maximum is reached. Infertility treatments are limited to a total of \$15,000 maximum per Covered Person per lifetime. Women's preventive services are covered at 100%.	Upfront deductible applies; then plan pays 50% after deductible; plan pays 100% of Maximum Reimbursable Charge (of the plan allowance) after out-of-pocket maximum is reached. Infertility treatments are limited to a total of \$15,000 maximum per Covered Person per lifetime.
Hospital Outpatient Visit	Upfront deductible applies; then plan pays 80% after deductible; plan pays 100% after out-of-pocket maximum is reached. Reversals of sterilization are not covered. Infertility treatments are limited to a total of \$15,000 maximum per Covered Person per lifetime. Women's preventive services are covered at 100%.	Upfront deductible applies; then plan pays 50% after deductible; plan pays 100% of Maximum Reimbursable Charge (of the plan allowance) after out-of-pocket maximum is reached. Infertility treatments are limited to a total of \$15,000 maximum per Covered Person per lifetime.

Infertility Services generally include:

- Diagnostic steps and procedures to establish reason for infertility
- Surgical treatment to correct bodily defects
- Any non-experimental plan that results in pregnancy
- Infertility Prescription drugs up to a lifetime maximum of \$5,000