

UNINSURED EXCESS MEDICAL REIMBURSEMENT PLAN

1. PURPOSE OF THE PLAN. The purpose of this Excess Medical Reimbursement Plan, hereafter called "Plan," is to assist its eligible employees in defraying medical and dental expenses incurred by them and their dependents by reimbursing the employees for certain expenses not covered by insurance or other sources of reimbursement. Pinecrest Permittees Association, hereafter called the "Corporation," intends to improve the efficiency of its employees by providing this benefit.

2. ELIGIBILITY. All employees of the Corporation who are otherwise eligible for health insurance are eligible employees for purposes of the Plan.

3. BENEFITS PAYABLE. The following benefits will be reimbursed:

A. The Corporation shall reimburse to each eligible employee medical expenses incurred by the employee for himself or herself, or by the employee's spouse and dependents, such medical expenses to include all amounts paid or accrued for medical treatment, dental care or eye care; such reimbursement to extend to amounts paid or accrued for the diagnosis, cure, mitigation treatment or the prevention of disease, or for the purpose of affecting any structure or function of the body, and for transportation primarily for and essential to such medical, dental and eye care. The term "dependent" shall include all persons coming within the definition provided by section 152 of the Internal Revenue Code of 1986 as amended from time to time, or any successor thereto. The term "spouse" shall not include a spouse from whom the employee is legally separated under a decree of separate maintenance.

B. Limitations:

1. The Corporation shall not reimburse any participating employee for any expenses which would otherwise be reimbursed. If such employee has received or is entitled to receive reimbursement for such expenses from any other source, including from any medical expense insurance, regardless of the type of insurance, who owns the insurance or who paid the premiums.

2. The total benefits paid to a participating employee under this Plan in any fiscal year of the corporation for the employee, the employee's spouse and the employee's dependents, may not exceed \$1500 per employee in any fiscal year of the Corporation, unless explicitly approved in writing by the Board. If the total benefits paid to a participating employee in a fiscal year do not exceed such maximum amount, then the difference between benefits paid and the maximum amount may not be carried forward to a succeeding year.

3. Expenses reimbursable under this plan shall include only those incurred while the employee is eligible for the plan, regardless of when the bill for such expenses was rendered, received or paid.

4. This benefit does not accrue to the Board President.

Tim Fisher

From: Ken Irwin <kci@charter.net>
Sent: Thursday, October 16, 2014 3:29 PM
To: t.fisher13@comcast.net
Subject: Medical
Attachments: Scan0029.pdf

Tim.
Here is the page in question. The way I read it is, if we change the \$1500. to \$500. then the employee who had more than two dependents would not get paid their deductible difference. I am basing this on the belief that each family member has his or her own deductible, not that a single deductible covers the whole family. The part Patti would like deleted is ----- , unless explicitly approved in writing by the Board. Patti says the Board could approve more funds, however, any monies after the \$ 1500. would become taxable income.
Ken