

**SUMMARY OF MATERIAL MODIFICATION  
AND  
AMENDMENT  
TO THE  
WOOD COUNTY EMPLOYEES' HEALTH,  
PRESCRIPTION, VISION AND DENTAL PLAN  
FOR THE  
PAUL WELLSTONE AND PETE DOMENICI MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT OF 2008**

This Summary of Material Modification and Amendment to the Wood County Employees' Health, Prescription, Vision and Dental Plan (the "Plan") is adopted to reflect certain provisions of the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 ("MHPA of 2008"). This Summary of Material Modification and Amendment shall be effective as of the first Plan Year beginning after October 3, 2009 or in the case of a collectively bargained plan, this amendment shall be effective as of the first Plan Year beginning after the later of (i) January 1, 2010 or (ii) the date on which the longest running collective bargaining agreement relating to the Plan and ratified prior to October 3, 2008 expires (the "Effective Date").

In accordance with the MHPA of 2008 the Plan will not impose any greater financial requirements or treatment limitations on mental health and/or substance abuse benefits than the predominant financial requirements or treatment limitations the Plan imposes on substantially all medical and surgical benefits provided under the Plan. The MHPA of 2008 does not require the Plan to provide mental health and/or substances abuse benefits; however if it does it must comply with the provisions of the MHPA of 2008. The Plan may provide benefits for both mental health and/or substance abuse benefits or it may only provide benefits for mental health or substance abuse and not both. Please refer to the Plan Document and Summary Plan Description for additional information.

For purposes of this Summary of Material Modification and Amendment, the term "financial requirements" shall mean co-payments, deductibles, co-insurance and out-of-pocket expenses. The term "treatment limitations" shall include the number of visits, days of coverage, frequency of treatment or any other similar limits on the scope or duration of treatment.

As of the Effective Date of this Summary of Material Modification and Amendment, all mental health and/or substance abuse benefits under the Plan will be paid the same as any other illness or injury. For example, if the Plan pays an office visit at 100% after a \$20 co-payment, the Plan will pay an office visit for mental health and/or substance abuse benefits at 100% after a \$20 co-payment. In addition, if the Plan pays in-patient hospital stays at 80% after deductible, the Plan will pay in-patient hospital stays for mental health and/or substance abuse benefits at 80% after deductible. All out-of-pocket expenses incurred will be counted towards the Plan's out-of-pocket maximum and any benefits received for mental health and/or substance abuse benefits will be counted towards the aggregate lifetime and annual maximums, if any.

This Summary of Material Modification and Amendment should be kept with the copy of the Plan Document and Summary Plan Description. It is an important part of the Plan. If you have any questions with respect to this Summary of Material Modification and Amendment, please contact the Plan Administrator.

All other provisions of the Plan will remain unchanged.

Dated this 3rd day of MAY, 2009

BY: 

Andrew S. Kalmar  
TITLE: County Administrator

APPROVED AS TO FORM:



Paul A. Dobson  
Wood County Prosecutor