

**PLAN DOCUMENT AMENDMENT NO. IV  
ST. MARTIN PARISH SCHOOL BOARD  
GROUP# SMP0705  
EFFECTIVE DATE OF GROUP 07/01/2005  
EFFECTIVE DATE OF AMENDMENT 01/01/2007**

This Amendment is prepared at the request of St. Martin Parish School Board by Benefit Management Services to be effective on 01/01/2007.

The Plan is amended as set forth herein. All of the provisions, definitions, procedures, conditions, limitations, and exclusions of the Plan are applicable to this Amendment, unless they conflict with this Amendment. If they conflict with the Plan, or if any other Amendment or Endorsement to this Plan issued heretofore conflict with this Amendment, this Amendment shall prevail.

**SCHEDULE OF BENEFITS**

**MAXIMUM OUT-OF-POCKET, PER CALENDAR YEAR** is hereby amended by restating the following:

The following charges do not apply toward the out-of-pocket maximum and are never paid at 100%.

- Deductible(s)
- Outpatient substance abuse treatment charges
- Inpatient substance abuse treatment charges
- Copayment(s)
- Cost containment penalties