

ATTACHMENT 5 - LOCAL COMPENSATION PLAN/MEDICAL BENEFITS

**U.S. MISSION BAGHDAD (IRAQ)
Salary Scale for Locally Engaged Staff (LES)**

40 Hour Workweek - Annual Salary														
	Step-1	Step-2	Step-3	Step-4	Step-5	Step-6	Step-7	Step-8	Step-9	Step-10	Step-11	Step-12	Step-13	WGI
FSN Grade 12	26,957	28,080	29,203	30,326	31,449	32,572	33,695	34,818	35,941	37,064	38,187	39,310	40,433	1,123
FSN Grade 11	24,216	25,225	26,234	27,243	28,252	29,261	30,270	31,279	32,288	33,297	34,306	35,315	36,324	1,009
FSN Grade 10	21,750	22,656	23,562	24,468	25,374	26,280	27,186	28,092	28,998	29,904	30,810	31,716	32,622	906
FSN Grade 9	18,535	19,307	20,079	20,851	21,623	22,395	23,167	23,939	24,711	25,483	26,255	27,027	27,799	772
FSN Grade 8	16,689	17,384	18,079	18,774	19,469	20,164	20,859	21,554	22,249	22,944	23,639	24,334	25,029	695
FSN Grade 7	14,202	14,794	15,386	15,978	16,570	17,162	17,754	18,346	18,938	19,530	20,122	20,714	21,306	592
FSN Grade 6	11,900	12,396	12,892	13,388	13,884	14,380	14,876	15,372	15,868	16,364	16,860	17,356	17,852	496
FSN Grade 5	10,710	11,156	11,602	12,048	12,494	12,940	13,386	13,832	14,278	14,724	15,170	15,616	16,062	446
FSN Grade 4	9,736	10,142	10,548	10,954	11,360	11,766	12,172	12,578	12,984	13,390	13,796	14,202	14,608	406
FSN Grade 3	8,600	8,958	9,316	9,674	10,032	10,390	10,748	11,106	11,464	11,822	12,180	12,538	12,896	358
FSN Grade 2	7,760	8,083	8,406	8,729	9,052	9,375	9,698	10,021	10,344	10,667	10,990	11,313	11,636	323
FSN Grade 1	7,053	7,347	7,641	7,935	8,229	8,523	8,817	9,111	9,405	9,699	9,993	10,287	10,581	294

Annual Salary Rates provided in US Dollars

GENERAL GRADE LEVEL GUIDES

(TL:FSNH-4; 8-3-93)

The General Grade Level Guides presented on the following pages have been prepared as guidance in determining the grade levels of positions for which no classification standards exist. The Guides should be used in classifying such positions in conjunction with standards for other positions considered to have characteristics in common with the position to be classified. For example, in classifying an administrative assistance or administrative specialist position, it would be logical to examine standards for positions within the administrative area, e.g., budget and fiscal, procurement, supply, etc. In classifying professional positions, it would be logical to examine standards for professional positions. The Guides define the level of work appropriate to each grade, indicate the language, education, and experience desired or required of incumbents of positions at that grade, and indicate the occupations for which standards have been prepared at each grade.

FSN-1

This is the entrance level for routine, unskilled types of work. It includes the most routine custodial and manual positions found at this level. Most positions require no more than Level 1 English ability (rudimentary knowledge). Classification standards depicting the FSN-1 level have been prepared for: Janitor/Janitress; Laborer; Watchman etc.

FSN-2

This level includes positions the duties of which are to perform entrance level trade or craft tasks, manual positions involving routine maintenance of vehicular equipment, operation of simple, low pressure heating plant equipment,

and entrance level clerical positions performing simple filing, record keeping, and mail sorting. Up to six months of experience is desirable. Most non-clerical positions require little formal education and no more than Level 1 English ability (rudimentary knowledge). Some secondary school education is desirable for the clerical positions. Level 2 English ability (limited knowledge) is sufficient for most clerical positions at this grade. Classification standards depicting the FSN-2 level have been prepared for: Duplicating Equipment Operator; File Clerk; Gardener; Guard; Heating Plant Operator; Janitor Supervisor; Mail Clerk; Motor Vehicle Serviceman; Trades Helper; Warehouseman, etc

FSN-3

This level is characterized by the performance of semi-skilled trades and crafts duties and routine clerical duties. It is the intermediate level (between the entrance level and full performance or skilled journeyman level) for trade and craft positions. In addition to semi-skilled trade and craft positions, other manual positions involve operation of the simpler utilities equipment and driving an automobile as a motor pool chauffeur. Clerical positions involve routine clerical duties such as records maintenance, working at a telephone switchboard, and/or typing a variety of narrative and tabular material. Elementary school education is desirable for manual positions and secondary school education is desirable for clerical positions. Manual positions require Level 1 (rudimentary knowledge) to Level 2 (limited knowledge) English ability and clerical positions require Level 2 to Level 3 (good working knowledge) English ability. Up to one year of experience is required for both manual and clerical positions at this level. Classification standards depicting the FSN-3 level have been prepared for: Automotive Mechanic; Boiler Operator; Chauffeur; Clerk Typist; Distribution Clerk; Operator; Guard; Mail Clerk; Maintenance Man; Mechanic; Offset Press Operator; Power Plant Operator; Receptionist; Sewage Disposal Plant; Telephone Operator; Water Plant Operator, etc

FSN-4

This is the full performance or skilled journeyman level for trade and craft positions. Employees at this level must be able to perform the full scope of their positions with a minimum of supervisory guidance. Clerical positions require familiarity with office practices and procedures and the ability to follow through in order to obtain the required results. They also must exercise judgment and apply pertinent regulations. Completion of secondary school, one to one and one-half years of experience, and Level 3 (good working knowledge) of English is required for clerical positions at this level. Trade and craft positions require completion of an apprenticeship, vocational training, or experience recognized as producing journeyman level skills and one to one and one-half years of experience at the journeyman level. Level 1 English ability (rudimentary knowledge) is sufficient for most manual jobs, although a few positions may require a Level 2 (limited knowledge) English ability. Completion of elementary school is required. Classification standards depicting the FSN-4 level have been prepared for: Automotive Mechanic; Automotive Mechanic (Body & Fender); Boiler Operator; Clerk; Chauffeur; Clerk Stenographer; Clerk Typist; Dispatcher; Distribution Clerk; Federal Benefits Clerk; Furniture Repairman; Guard; Guard/Receptionist; Locksmith; Machinist; Mail Clerk; Maintenance Man; Mechanic (Building Trades); Office Machine Repairman; Offset Press Operator; Passport and Citizenship Clerk; Power Plant Operator; Procurement Clerk; Receptionist; Refrigeration and AirConditioning Mechanic; Special Consular Services Clerk; Supply Clerk; Telephone Installer & Repairman; Telephone Operator; Teletype Operator; Upholsterer; Visa Clerk; Voucher Examiner, etc

FSN-5

Clerical positions at this level involve the performance of responsible work requiring the exercise of judgment, knowledge of a specialized subject matter and the regulations pertaining thereto. Journeyman level clerical positions in various program areas are at this level. Manual positions are working supervisors of three to six skilled and semi-skilled employees in trade and craft positions. Manual positions require some secondary school education, plus an apprenticeship, vocational training or experience recognized as providing journeyman level skills, and one and one-half years of journeyman and six months of supervisory experience. Level 2 English ability (limited knowledge) is sufficient for most manual positions, but a few require Level 3. Level 3 English ability (good working knowledge), and one and one-half to two years of experience are required for most clerical positions. Classification standards depicting the FSN-5 level have been prepared for: Accounts Maintenance Clerk; Automotive Mechanic Foreman; Cashier (Consular); Central Office Telephone Mechanic; Clerk Stenographer; Consular Investigations Clerk; Distribution Clerk Federal Benefits Clerk; Guard Supervisor; Library Clerk; Library Clerk (LOC); Mail Supervisor Maintenance Foreman; Medical Technician; Participant Training Clerk; Payroll Clerk; Personnel Clerk; Program Clerk; Purchasing Agent; Receptionist; Secretary; Security Clerk; Shipment Clerk; Special Consular Services Clerk; Supply Clerk; Telephone Supervisor; Teletype Mechanic; Teletype Operator; Travel Clerk; Utilities Foreman; Visa Clerk; Voucher Examiner; Work Control Clerk, etc.

FSN-6

This is the senior or top clerical level involving the performance of the most difficult clerical work requiring the exercise of judgment, knowledge of a specialized subject matter, and the application of extensive rules and regulations. Included also in this class are supervisors of clerical positions and secretaries to American officials performing major functions. Manual positions are supervisors of established units of from eight to fifteen skilled and semi-skilled employees, and have continuing management responsibility for the efficient use of equipment, materials, and manpower. Manual positions require some secondary school education, plus vocational training, an apprenticeship or experience recognized as producing journeyman level skills and one and one-half years of journeyman level skills and supervisory experience. Level 2 English ability (limited knowledge) is required for most manual positions but a few require Level 3. Clerical positions require completion of secondary school, two to two and one-half years of experience, and Level 3 English ability (good working knowledge). Classification standards depicting the FSN-6 level have been prepared for: Accounts Maintenance Clerk; Distribution Record System Clerk; Audio Visual Technician; Automotive Mechanic Foreman; Cashier; Clerk Stenographer; Commercial Clerk; Customs Expediter; Distribution Supervisor; Guard Supervisor; Language Instructor (Circulation/Reference); Library Assistant (Technical Services); Library Clerk (LOC); Maintenance Foreman; Maintenance Inspector; Medical Technician; Motor Pool Supervisor; Nurse; Participant Training Clerk; Payroll Clerk; Payroll Liaison Clerk; Personnel Clerk; Program Clerk; Secretary; Shipment Clerk; Storekeeper; Telephone Supervisor; Teletype Supervisor; Utilities Foreman; Visa Clerk; Voucher Examiner, etc

FSN-7

This level includes junior assistant positions in administrative, technical, and program areas including AID, USIS, FCS, FAS, and other associated agency program areas. Such positions require a good general knowledge and application of the policies and procedures, rules and regulations of a particular subject matter area, or substantive knowledge of that area, and work under general instructions with work reviewed for accuracy of results. This level also includes supervisors of clerical functions of substantial size, and employees in charge of the maintenance function at small posts. The secretary to the ranking official of a large consulate or associated agency mission is also placed in this level **when the official has no American secretary**. In addition to completion of secondary school, some additional technical or collegiate education is desirable. From one to three years of experience, and Level 3 English ability (good working knowledge) are required. Classification standards depicting the FSN-7 level have been prepared for: Accounting Technician; Arts and Graphics Assistant; Audience Record System Assistant; Audio Visual Technician; Budget Analyst; Cashier; Commercial Assistant; Consular Investigations Assistant; Cultural Affairs Assistant; Distribution Assistant; Economic Assistant; Engineering Draftsman; Federal Benefits Assistant; Information Assistant; Language Instructor; Librarian (LOC); Maintenance Supervisor; Passport and Citizenship Assistant; Payroll Supervisor; Personnel Assistant; Political Assistant; Protocol Assistant; Purchasing Agent; Reference Librarian; Secretary; Shipment Assistant; Shipment Assistant (POV); Special Consular Services Assistant; Supervisory Voucher Examiner; Technical Services Librarian; Translator; Travel Assistant; Visa Assistant, etc

FSN-8

This is the fully qualified level for assistant positions in administrative, technical, and program areas including AID, USIS, and other associated agency program areas. The difficulty of the work performed requires considerable experience and training and a thorough knowledge of policies, procedures, rules and regulations, and/or extensive subject matter knowledge in a particular field. Employees are expected to resolve most problems and execute assignments with supervision limited primarily to the review of end product results. The secretary to the ranking officer of a very large consulate or associated agency mission is also placed in this level when the official has not American secretary. These positions require completion of secondary school, and some collegiate or technical training is desirable. Two to four years of experience is necessary. Level 3 English ability (good working knowledge) is required. Classification standards depicting the FSN-8 level have been prepared for: Accounting Technician; Art and Graphics Assistant; Distribution Record System Assistant; Budget Analyst; Cashier; Commercial Assistant; Consular Investigations Assistant; Cultural Affairs Assistant; Development Loan Assistant; Distribution Assistant; Economic Assistant; Federal Benefits Assistant; Information Assistant; Librarian (LOC); Maintenance Supervisor; Nurse; Participant Training Assistant; Passport & Citizenship Assistant; Payroll Supervisor; Personnel Assistant; Procurement Agent; Program Assistant; Protocol Assistant; Reference Librarian; Scientific Affairs Assistant; Security Investigator; Shipment Assistant; Special Consular Services Assistant;

Supervisory Audio Visual Technician; Supervisory Language Instructor; Supervisory Voucher Examiner; Supply Supervisor; Technical Services Librarian; Travel Assistant; Visa Assistant, etc

FSN-9

This is the senior assistant level for technical and administrative management positions. No supervisory technical positions at this level involve fact finding, research, analysis, and interpretation of factual data in the field of the employee's expertise. Administrative management positions are supervisory and typically involve management of a function and personal performance of the most difficult work of the function, including evaluation of complex facts and the interpretation of laws, regulations, and instructions in their application to specific situations. Incumbents of positions at this level are expected to complete assignments with a minimum of supervision. These positions require completion of secondary school, and some collegiate or technical education is desirable. Three to five years of progressively responsible experience is required. Many positions at this level require Level 4 English ability (fluent). Classification standards depicting the FSN-9 level have been prepared for: Agricultural Assistant; Art & Graphics Assistant; Distribution Record System Assistant; Budget Analyst; Consular Investigations Assistant; Cultural Affairs Assistant; Distribution Assistant; Economic Assistant; Federal Benefits Assistant; Information Assistant; Labor Assistant; Librarian (LOC Acquisitions); Librarian (LOC Cataloging); Participant Training Assistant; Passport & Citizenship Assistant; Personnel Assistant; Political Assistant; Procurement Agent; Program Assistant; Reference Librarian; Scientific Affairs Assistant; Security Investigator; Shipment Supervisor; Special Consular Services Assistant; Supervisory Accounting Technician; Supply Supervisor Technical Services Librarian; Trade Center Assistant Translator; Visa Assistant, etc

FSN-10

This is the lowest of three levels of professional or specialist positions. Incumbents of positions at this level personally perform, and in some cases supervise other employees engaged in, a major segment of a professional, technical or program area, including AID, USIS, FCS, FAS, and other associated agency program areas. Incumbents of such positions must understand and apply a highly technical body of knowledge usually obtained through collegiate study, as well as applicable laws and agency regulations and instructions. This level also includes supervisory positions in the administrative management area with equivalent requirements. Incumbents of positions at this level are expected to perform difficult duties with a minimum of supervision. A collegiate education with the equivalent of an A.B. or B.S. degree is required, with only rare exceptions. Four to six years of progressively responsible experience in the professional, technical, or administrative management area is required. Level 4 English ability (fluent) is usually required. Classification standards depicting the FSN-10 level have been prepared for: Agricultural Research Specialist; Agricultural Specialist; Arts & Graphics Specialist; Distribution Record System Specialist; Budget Analyst; Civil Aviation Specialist; Commercial Specialist; Cultural Affairs Specialist; Development Loan Specialist; Distribution Specialist; Economic Specialist; Geographic Specialist; Information Specialist; Librarian (LOC); Library Director; Maintenance Supervisor; Participant Training Specialist; Passport and Citizenship Specialist; Personnel Specialist; Procurement Supervisor; Program Specialist; Security Investigator; Special Consular Services Specialist; Trade Center Specialist; Travel Promotion Specialist; Visa Specialist, etc

FSN-11

This is the middle of three levels of professional or specialist positions; however, it is the highest level usually attainable in a professional, technical, program, or administrative management area, even in a large overseas establishment. Under the direction of an American official, but with wide latitude for planning, organizing, and executing assigned responsibilities, supervises the accomplishment of or personally performs the most difficult and complex work involved in a professional, technical, or program area, including AID, USIS, FCS, AID, and other associated agency program areas. Incumbents of such positions must understand and apply a highly technical body of knowledge usually obtained through collegiate study, as well as applicable laws and agency regulations and instructions. This level also includes supervisory positions in the administrative management area with equivalent requirements. Guidance received from the American supervisory official is almost wholly related to policy, program objectives, and priorities. Within such guidelines, incumbents of positions at this level plan and undertake important projects and carry them to completion without significant supervision. Demands are heavy on initiative, resourcefulness, and sound judgment. Typically, incumbents of positions at this level have important contacts with senior business, government, and community officials. A collegiate education with the equivalent of an A.B. or B.S. degree and from five to seven years of progressively responsible experience in the professional, technical, or administrative management area are required Level 4 English ability (fluent) is usually required. Classification

standards depicting the FSN-11 level have been prepared for: Agricultural Specialist; Arts & Graphics Specialist; Commercial Specialist; Cultural Affairs Specialist; Economic Specialist; Engineer; Information Specialist; Labor Specialist; Library Director; Passport & Citizenship Specialist; Personnel Specialist; Political Specialist; Program Specialist; Scientific Affairs Specialist; Visa Specialist, etc;

FSN-12

This is the highest of three levels of professional or specialist positions and the highest grade in the Interagency Foreign Service National Position Classification Plan. Relatively few overseas establishments will warrant an FSN-12 position; the establishment of more than one FSN-12 position within the same broad professional, technical, or program area, e.g., political, economic, cultural, information, etc., is seldom warranted. Positions at this level are those of highly qualified and recognized experts. Under the direction of an American official, they supervise or personally perform difficult and complex work involving the full scope of a professional, technical or program area, including AID, USIS, FCS, FAS and other associated agency program areas, in one of the most important country programs of its kind in the world. Incumbents of such positions apply a highly technical body of knowledge of applicable laws and agency regulations and instructions. These positions often call for originality of ideas and creative thinking in dealing with problems or matters for which there is little precedent, and usually require that the employee be able to interrelate the pertinent subject matter with a broader spectrum, as would be the case in considering the impact of important political developments on domestic and international economic developments. Where the emphasis is on reporting covering a broad spectrum of complex subject matter and requiring the exercise of independent judgment in projecting future developments or trends. Substantial reliance is placed upon the employee's professional acumen and judgment, and his/her advice is sought on important and at times on extremely sensitive matters; in functional programs that involve comprehensive program planning, the employee participates actively in the planning process. Positions at this level are largely independent of technical supervision; guidance from American supervisors is primarily with regard to policy, priorities, results to be achieved, basic approaches to be followed, and in the case of positions involving reporting, the nature and basic content of reports. Employees at this level develop and maintain an extensive range of important contacts with senior level business and government officials and with community leaders for the purpose of obtaining or verifying information which is not otherwise available. Incumbents of these positions normally possess the equivalent of an A.B. or B.S. collegiate degree in a field of study closely related to their assigned responsibilities; in many instances, postgraduate education is needed. A minimum of six to eight years of progressively responsible experience in the area of their assignment is needed. Level 4 English ability (fluent) is usually required. Supervision over others is not normally a significant factor in justifying the classification of a position at the FSN-12 level. Classification Standards depicting the FSN-12 level have been prepared for: Agricultural Research Specialist; Agricultural Specialist; Chief Librarian (LOC); Commercial Specialist; Cultural Affairs Specialist; Economic Specialist; Engineer; Information Specialist; Library Director; Medical Officer; Political Specialist; Program Specialist; Scientific Affairs Specialist; Supervisory Budget Specialist; Visa Specialist, etc

MEDICAL BENEFIT PLAN
U.S. Mission Baghdad (Iraq)

Applicability - This plan is applicable to all Locally Employed Staff (LES) and U.S. citizen employees who (1) are employed on a full time or part time basis under non-temporary direct hire appointments, Personal Services Contracts (PSC's) or Personal Services Agreements (PSA's) and (2) who are paid under the terms of the Local Compensation Plan, or (3) are otherwise employed under Special PSA agreement by the Department of State with written agreements which expressly stipulate terms, conditions, and benefits identical to full time, non-temporary PSA's of the Department of State. This plan is intended to cover benefits not provided under any applicable national health care system.

Excluded from Coverage - Employees under temporary appointments; non-personal services contract personnel and their employees, supplied by an independent contractor, licensed to do business in Iraq who provide services to other local organizations as well as to the U.S. Mission; employees of USAID institutional contractors; Peace Corps personal services contractors as indicated in MS 743; and official residence expense employees (ORE).

Coverage of dependents - Dependents will be defined as a covered employee's spouse and children. A limit of one spouse per employee will be covered. An eligible child is defined as the employee's natural child, adopted child, stepchild, or foster child. The child must be unmarried, economically dependent upon the employee, and reside with the employee unless away at school. An eligible child will be covered until the end of the calendar year in which he/she reaches age 18, or age 22 if a full time student. There is no age limit for a child who is physically or mentally handicapped. There is no limit on the number of children covered per employee.

Deductible: None

Reimbursement of Covered Medical Expenses:

Hospitalization: 100% reimbursement of room and board for a wardroom or semi-private room. 80% reimbursement of room and board for a private room, not to exceed 100% of the cost of a semi-private room. 100% reimbursement of hospital medical expenses including laboratory tests and x-rays, nursing care, operating room costs, intensive care, prescription medicines, and physical therapy. 100% reimbursement of ambulance service.

Professional Services and Treatment: 80% reimbursement of doctors' and surgeons' fees incurred while hospitalized, at a hospital on an out-patient basis, at a clinic or doctor's office, or at home. 80% reimbursement for medical services and expenses when not hospitalized such as laboratory tests and x-rays, prescription medicines, physical therapy, routine annual physical examination, and inoculations.

Prescription drugs and medicines: 100% reimbursement when hospitalized, and 80% reimbursement when not hospitalized, of the cost of medicines and drugs for which a prescription is legally required. Expenses incurred for medicines, vitamins, cold remedies, etc., that are available over the counter without a prescription will not be reimbursed even if prescribed by a physician.

Obstetrical Care: 100% reimbursement when hospitalized, and 80% reimbursement when not hospitalized, of obstetrical medical care including prenatal and postnatal care.

Family Planning: 80% reimbursement of prescribed contraceptive devices and drugs, voluntary sterilization, and diagnosis and treatment of infertility. Not covered is reversal of voluntary sterilization, infertility treatment after voluntary sterilization, genetic counseling, fertility drugs, and assisted reproductive technology.

Hearing Aids: 80% reimbursement of the cost of a hearing aid apparatus and related examination. Limited to one apparatus per ear per patient in a three-year period.

Optical Care: 50% reimbursement for eye examination and treatment and prescription eyeglass or contact lenses. Limited to two lenses per patient every two years. No reimbursement for eyeglass frames, nonprescription lenses, or tinting.

Dental Care: 50% of expenses for dental services including dentists' fees, x-rays, examination and treatment, cleaning, fillings, extractions, false teeth, crowns, and bridges. Orthodontia treatment is covered only if treatment begins before age 15, unless required as the result of an accident. A maximum of four years of orthodontia treatment will be covered per patient.

Psychiatric Treatment: 50% reimbursement.

Expenses not covered: No reimbursement for elective cosmetic surgery; spa cures; rejuvenation cures; massage; exercise therapy; long term rehabilitative therapy; eyeglass frames; non-medical hospital charges such as telephones or television; home help, family help, or similar household assistance; fees of persons who are not licensed physicians or nurses; or services or supplies which have not been prescribed or approved by a physician or nurse.

No reimbursement for expenses that will be reimbursed or paid directly under a host country medical program, the U.S. workers' compensation program, or a post's LES workers' compensation program.

No reimbursement for expenses related to an illness or injury that is a result of an unlawful action on the part of the patient; the practice of a dangerous sport; excessive or illegal use of alcohol or drugs; a self-inflicted wound.

Maximum Annual Aggregate Reimbursement Limit per Family: USD 21,270.

HIV/AIDS (for employees only): 100% reimbursement for medications to suppress opportunistic infections, such as tuberculosis and toxoplasmosis for employees who have HIV/AIDS; as well as brief courses of anti-retroviral drugs during childbirth to prevent the transmission of HIV to the employee's child. This expanded coverage excludes medications for the long-term suppression of AIDS through the combination of anti-retroviral drugs. Exceptions to this policy require prior Department approval.

A separate maximum of \$10,000 limit applicable to the employee only will be included for the HIV/AIDS medications expanded coverage. Medical expenses incurred out of country: Medical expenses incurred out of country will be covered for employees and dependents when (a) a life threatening condition occurs when the individual is out of the country and treatment is medically necessary before the individual returns home or (b) the individual's attending physician certifies in advance that such treatment is medically necessary and unavailable locally. Reimbursement will be made at the same percentage rate and subject to the same annual maximum limit as for expenses incurred in country.

Transportation for out of country treatment: Transportation for out of country treatment will be a covered expense for employees and dependents. The patient's attending physician must certify in advance that the treatment is medically necessary and unavailable locally. 80% of the patient's transportation expenses by the least expensive, appropriate means of transportation to the nearest city with adequate medical facilities will be reimbursed. 80% of the transportation expenses of an attendant will be reimbursed if the patient's attending physician certifies that an attendant for the patient is necessary, e.g., a parent in the case of a patient who is a minor or a family member to make medical decisions in the case of a patient who is unconscious. All reimbursements for transportation expenses are subject to the annual maximum limit.

Coverage for Retired Employees: None.

Note: A direct reimbursement plan requires that Post handle all the administrative work of processing and paying claims.