

Effective June 1, 1984, cost control improvements will be implemented for all employees and eligible dependents covered by the Pisgah Forest Medical Insurance Plan. These changes have been designed to help maintain the current level of health care benefits, without increasing the cost. The thrust of these changes is to assure that services are medically necessary and safely performed in the least expensive setting.

Elective Surgery

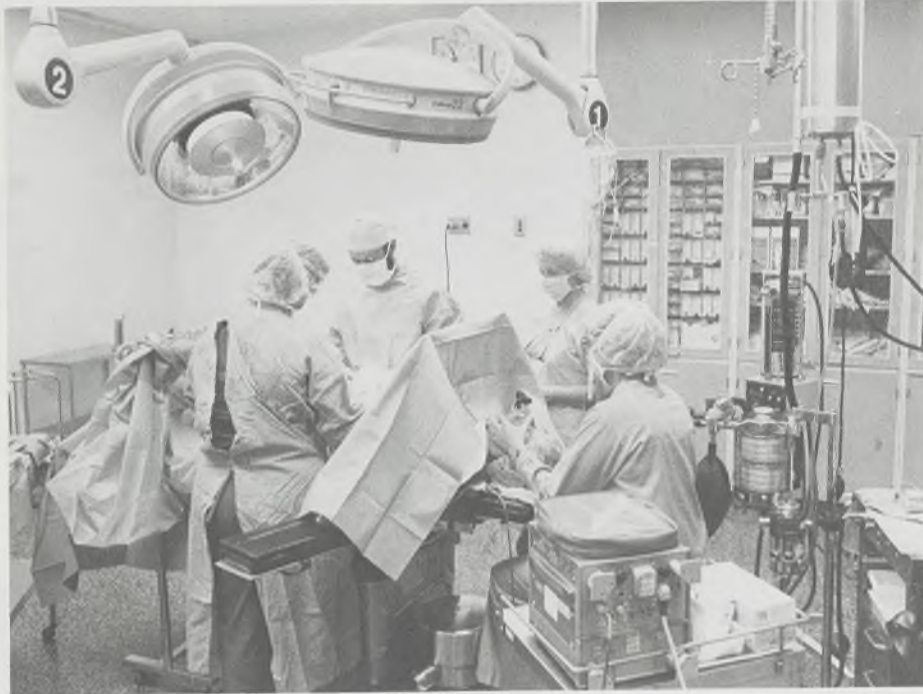
Selected elective surgical procedures will require a second opinion by a qualified physician stating that the procedure is necessary and reasonable. The cost of obtaining a second opinion will be reimbursed at 100 percent Usual, Customary and Reasonable (UCR).

Surgical Procedures Which Will Require A Second Opinion

1. Breast Surgery
2. Bunionectomy (Bunion)
3. Cholecystectomy (Gallbladder)
4. Hemorrhoidectomy (Hemorrhoids)
5. Hysterectomy (female reproductive organs)
6. Inguinal Hernia Repair (rupture repair)
7. Knee Surgery
8. Laminectomy (upper and lower back)
9. Nasal Polypectomy (Nose)
10. Prostatectomy (Prostate)
11. Submucous Resection (Nose)
12. Thyroidectomy (Thyroid)
13. Tonsillectomy and/or Adenoidectomy (Tonsils & Adenoids)
14. Varicose Veins
15. Dilation and Curettage (D & C)

1. When one of these surgical procedures is recommended the employee must obtain the opinion of another doctor before surgery is performed.
2. The employee should contact the Pisgah Forest Benefits Office to obtain the second opinion claim

Cost Control Improvements To The Pisgah Forest Medical Insurance Plan



form and the names of qualified physicians who can render a second opinion. The employee will then select the physician they prefer to render the second opinion.

3. If the second doctor agrees with the recommended treatment, the procedure can be performed and full insurance benefits will be provided.
4. If the second doctor does not agree with the recommended surgery, the employee must seek a 3rd opinion if surgery is still desired.
5. If two of the three doctors agree that the procedure is necessary, full insurance benefits will be paid.
6. If in the opinion of two of the three doctors, the procedure is not necessary and the employee decides

to proceed with the surgery, benefits for all hospital and professional charges will be reduced to 80 percent UCR.

7. If an employee does not obtain a second (or third) doctors' opinion before having surgery, benefits for all hospital and professional charges will also be reduced to 80 percent UCR.

Outpatient Surgery (Ambulatory)

Selected outpatient surgical procedures which can safely be performed in an outpatient setting will be reimbursed at 100 percent UCR when the service is performed in an outpatient setting. If any of these procedures are

performed on an inpatient basis, hospital and professional charges will be reimbursed at 80 percent UCR.

Pre-Admission/Pre-Surgical Testing

Diagnostic testing services performed prior to hospital confinement, or ambulatory surgery, must now be performed on an out-patient basis. Charges for pre-admission testing performed on an outpatient basis prior to an approved hospitalization will be reimbursed at 100 percent UCR. When not performed on an outpatient basis, reimbursement will be provided at 80 percent UCR. ☺

Surgical Procedures Which Will Require Outpatient Services

1. Myringotomy with or without tubes (Ear)
2. Excision of cyst (mass, skin lesion)
3. Dilation and Curettage (D&C)
4. Ganglionectomy (Wrist)
5. Microlaryngoscopy (Throat)
6. Breast Mass, Biopsy and/or excision
7. Arthroscopy (Knee)
8. Trigger finger release
9. Carpal Tunnel Decompression or Release (Wrist)
10. Cystoscopy (Bladder)
11. Adenoidectomy (Adenoids)
12. Cataract Extraction (Eye)
13. Septal Reconstruction (Nose)
14. Node Biopsy (unusual growth)
15. Laparoscopy (Abdomen inspection)
16. Removal of implant (ie wire, pins, screws, plates, etc.)
17. Inguinal Hernia-pediatric (rupture repair)
18. Pilonidal Cyst Excision (Rectal Boil)
19. Pediatric Eye Muscle Operation
20. Bunionectomy (Bunion)
21. Tendon Release & Repair
22. Hemorrhoidectomy (Hemorrhoids)
23. Cervical Cone (female reproductive organ)

TRIBUTE TO VOLUNTEERS

Community Service Not All Give No Take

Lynn Wyatt volunteers her time, energy and talent to open new horizons for area children and to insure the financial security of many community service organizations. She knows her volunteer work is important and she is proud of the results of her efforts.

That alone is substantial reward for any volunteer's work, but Lynn believes her experience teaching young teens about business and also managing the United Way fund drive is adding valuable skills to her professional development and bringing added vitality to her job.



Lynn, a business planner in marketing, is now completing a 15 week teaching schedule at Brevard Middle School. Once a week she explores

with 34 eighth grade students the world of business. The program is part of the school's social studies program and is sponsored by Junior Achievement. Financing for the project was provided by Olin.

Under Lynn's direction the eighth graders are learning the basics of economics and how such concepts as supply and demand, competition and

Lynn Wyatt teaches business basics to Brevard Middle School students. She is also county Chairperson of the next United Way drive.

consumerism affect their lives. Games and field trips keep the lessons lively and promote participation. A major portion of the program lets the students consider seriously, for the first time, their career options.

While the student's are learning business basics, Lynn has been polishing her own skills and confidence in speaking before groups. "The practice in front of the students has definitely made me more effective and comfortable in presenting my

ideas on the job or in my volunteer work."

Lynn notes that she spends two to four hours a week preparing for each lesson. "These students are very sharp and frequently ask questions that are outside the lesson plan or relate to immediate local or national events. They deserve good answers and it's really up to me to do my best to provide them. But it's not as heavy as it sounds. We have a lot of fun."

This fall Lynn will be lending her enthusiasm and skills to insuring the success of the annual United Way drive in Transylvania County. As Chairperson she will be the campaign's chief executive. This past year Lynn directed the industrial division and knows the satisfaction of seeing people work together for an important purpose, setting goals and reaching them.

Volunteers, like Lynn and many other Olin employees, know that you get back more than you give. Everyone benefits — the community, Olin and the Olin volunteer. ☺

Sharper Knives Improve Ecusta's Competitive Edge

Ecusta engineers put our cigarette and tipping paper under the microscope to evaluate our cutting technology. They were searching for ways to reduce the chance of our paper breaking on a customer's cigarette making machine and to further improve our overall product quality.

"We photographed the edge of bobbin paper that had been magnified 100 times," explained Tommy Cornwell, process engineer. "We felt we could improve on what we saw."

Process engineering, project engineering, maintenance and manufactur-

ing staff formed a team to examine all aspects of our knife technology including purchasing new knives, setting new standards, training of technicians and sharpening and cleaning. Recommendations were implemented in all areas.

Each slitter in Ecusta's finishing and converting departments will use up to 90 rotating knives to cut cigarette paper into bobbins and approximately 48 knives to cut tipping bobbins. It is a full-time job for a machine shop to keep hundreds of knives sharp.

A new state-of-the-art knife grinder has taken over the job of sharpening 600 knives per week. It offers many improvements in automation and grinding quality. Knives are being sharpened and changed more frequently. A cleaning tank is being installed to clean glue, grease and

Jake Stamey, knife grinding operator, gauges a slitter knife just sharpened on a new automated sharpener.

other deposits from knives prior to resharpening.

All this has added up to improvements that put Ecusta ahead of the competition in the edge quality of our bobbins. Reports from customers indicate the investment in time, effort and money has been well worth it. ☺

