HealthSpan Integrated Care

http://www.healthspan.org/feds

Customer Relations 216-621-7100 or 1-800-686-7100

(formerly known as Kaiser Foundation Health Plan of Ohio)

Care and Coverage formerly by Kaiser Permanente

2014

A Health Maintenance Organization (High and Standard Options)

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 3 for details.

Serving: *Cleveland and Akron, Ohio Metropolitan Areas*

IMPORTANT
- Rates: Back Cover
- Changes for 2014: Page 14
- Summary of benefits: Page 86

Enrollment in this Plan is limited. You must live or work in our geographic service area to enroll or live in a contiguous county and work within our service area. See page 12 for requirements.

This Plan has excellent accreditation from the NCQA. See the 2014 Guide for more information on accreditation.

Enrollment codes for this Plan:
- **641 High Option - Self Only**
- **642 High Option - Self and Family**
- **644 Standard Option - Self Only**
- **645 Standard Option - Self and Family**

Federal Employees Health Benefits Program

Authorized for distribution by the:

United States Office of Personnel Management

Healthcare and Insurance
http://www.opm.gov/insure

Important Notice from HealthSpan Integrated Care About Our Prescription Drug Coverage and Medicare

OPM has determined that the HealthSpan Integrated Care's prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Creditable Coverage. Thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefit coverage. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and your FEHB plan will coordinate benefits with Medicare, but you still need to follow the rules in this brochure for us to cover your prescriptions. We will only cover your prescription if it is written by a Plan provider and obtained at a Plan or affiliated pharmacy or through our direct mail service program, except in an emergency or urgent care situation.

Remember: If you are an annuitant and you cancel your FEHB coverage, you may not re-enroll in the FEHB program.

Please be advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (October 15th through December 7th) to enroll in Medicare Part D.

Medicare's Low Income Benefits

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at www.socialsecurity.gov, or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit www.medicare.gov for personalized help,
- Call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)**

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Introduction

This brochure describes the benefits of HealthSpan Integrated Care under our contract (CS 1182) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. If you want more information about us, you can call Customer Relations at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) or through our website http://www.healthspan.org/feds. The address for HealthSpan Integrated Care's administrative office is:

HealthSpan Integrated Care
North Point Tower, Suite 1200
1001 Lakeside Avenue
Cleveland, OH 44114-1153

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2014, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2014, and changes are summarized on page 14. Rates are shown on the back cover of this brochure.

Coverage under this plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

The ACA establishes a minimum value for the standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.

Plain Language

All FEHB brochures are written in plain language to make them easy to understand. Here are some examples.

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" or "Plan" means HealthSpan Integrated Care (care and coverage formerly by Kaiser Permanente).
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

Stop Health Care Fraud!

Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premium.

OPM's Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

Protect Yourself From Fraud – Here are some things that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.

- Carefully review explanations of benefits (EOB) statements that you receive from us.
- Periodically review your claim history for accuracy to ensure we have not been billed for services that you did not receive.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 216-621-7100, or from other areas call 1-800-686-7100 (TTY 1-877-676-6677) and explain the situation.
  - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE
877-499-7295

OR go to www.opm.gov/oig

You can also write to:

United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street NW Room 6400
Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise)
  - Your child age 26 or over (unless he/she was disabled and incapable of self-support prior to age 26)
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- Fraud or intentional misrepresentation of material fact is prohibited under the Plan. You can be prosecuted for fraud and your agency may take action against you. Examples of fraud include, falsifying a claim to obtain FEHB benefits, trying to or obtaining service or coverage for yourself or for someone else who is not eligible for coverage, or enrolling in the Plan when you are no longer eligible.
- If your enrollment continues after you are no longer eligible for coverage (i.e., you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed by your provider for services received. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member is no longer eligible to use your health insurance coverage.

Preventing Medical Mistakes

An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

1. Ask questions if you have doubts or concerns.

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.

- Take a relative or friend with you to help you ask questions and understand answers.

2. Keep and bring a list of all the medicines you take.

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines and dosage that you take, including non-prescription (over-the-counter) medicines and nutritional supplements.
- Tell your doctor and pharmacist about any drug, food, and other allergies you have such as to latex.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

- Ask when and how you will get the results of tests or procedures.
- Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
- Call your doctor and ask for your results.
- Ask what the results mean for your care.

4. Talk to your doctor about which hospital is best for your health needs.

- Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
- Be sure you understand the instructions you get about follow-up care when you leave the hospital.

5. Make sure you understand what will happen if you need surgery.

- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
- Ask your doctor, "Who will manage my care when I am in the hospital?"
- Ask your surgeon:
  - "Exactly what will you be doing?"
  - "About how long will it take?"
  - "What will happen after surgery?"
  - "How can I expect to feel during recovery?"
- Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reactions to anesthesia, and any medications or nutritional supplements you are taking.

Patient Safety Links

- www.ahrq.gov/consumer/. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.

- www.talkaboutrx.org. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

Never Events

You may no longer be billed a cost share at Plan providers for inpatient covered services related to never events and treatment needed to correct never events, if you use Plan providers. This policy helps to protect you from preventable medical errors and improve the quality of care you receive.

When you enter a Plan hospital for a covered service, you don't expect to leave with additional injuries, infections or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, too often patients suffer from injuries or illnesses that could have been prevented if the hospital had taken proper precautions.

We have a benefit payment policy that encourages hospitals to reduce the likelihood of hospital-acquired conditions such as certain infections, severe bedsores and fractures; and reduce medical errors that should never happen called "Never Events" (See Section 10, Definitions of terms we use in this brochure). When a Never Event occurs you may not incur cost sharing. If you are charged a cost share for a never event that occurs at a Plan provider while you are receiving an inpatient covered service, or for treatment to correct a never event that occurred at a Plan provider, please notify the Plan.

FEHB Facts

Coverage information

- **No pre-existing condition limitation**

  We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.

- **Minimum essential coverage (MEC)**

  Coverage under this plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

- **Minimum value standard**

  The ACA establishes a minimum value for the standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.

- **Where you can get information about enrolling in the FEHB Program**

  See www.opm.gov/healthcare-insurance for enrollment information as well as:

  - Information on the FEHB Program and plans available to you
  - A health plan comparison tool
  - A list of agencies who participate in Employee Express
  - A link to Employee Express
  - Information on and links to other electronic enrollment systems

  Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Benefits,* brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

  - When you may change your enrollment
  - How you can cover your family members
  - What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire
  - What happens when your enrollment ends
  - When the next Open Season for enrollment begins

  We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office. For information on your premium deductions, you must also contact your employing or retirement office.

- **Types of coverage available for you and your family**

  Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your dependent children under age 26, including any foster children authorized for coverage by your employing agency or retirement office. Under certain circumstances, you may also continue coverage for a disabled child 26 years of age or older who is incapable of self-support.

  If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will not notify you when a family member is no longer eligible to receive benefits, however, we will send you a letter notifying you when a dependent reaches the age limit. Please tell us immediately of changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26.

If you or one of your family members is enrolled in one FEHB plan, that person may not be enrolled in or covered as a family member by another FEHB plan.

If you have a qualifying life event (QLE) - such as marriage, divorce, or the birth of a child - outside of the Federal Benefits Open Season, you may be eligible to enroll in the FEHB Program, change your enrollment, or cancel coverage. For a complete list of QLEs, visit the FEHB website at www.opm.gov/healthcare-insurance/life-events. If you need assistance, please contact your employing agency, Tribal Benefits Officer, personnel/ payroll office, or retirement office.

- **Family member coverage**

Family members covered under your Self and Family enrollment are your spouse (including a valid common law marriage) and children as described in the chart below.

Children	Coverage
Natural, adopted children, and stepchildren	Natural and adopted children are covered until their 26th birthday.
Foster Children	Foster children are eligible for coverage until their 26th birthday if you provide documentation of your regular and substantial support of the child and sign a certification stating that your foster child meets all the requirements. Contact your human resources office or retirement system for additional information.
Children Incapable of Self-Support	Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact your human resources office or retirement system for additional information.
Married Children	Married children (but **NOT** their spouse or their own children) are covered until their 26th birthday.
Children with or eligible for employer-provided health insurance	Children who are eligible for or have their own employer-provided health insurance are covered until their 26th birthday.

You can find additional information at www.opm.gov/healthcare-insurance.

- **Children's Equity Act**

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the FEHB Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child(ren).

If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;

- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

- **When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2014 benefits of your old plan or option.** However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2013 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

If your enrollment continues after you are no longer eligible for coverage (i.e. you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed for services received directly from your provider. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you, or a family member, are no longer eligible to use your health insurance coverage.

- **When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as Temporary Continuation of Coverage (TCC).

When you lose benefits

- **When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

Any person covered under the 31 day extension of coverage who is confined in a hospital or other institution for care or treatment on the 31st day of the temporary extension is entitled to continuation of the benefits of the Plan during the continuance of the confinement but not beyond the 60th day after the end of the 31 day temporary extension.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage (TCC), or a conversion policy (a non-FEHB individual policy).

- **Upon divorce**

  If you are divorced from a Federal employee, or annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health coverage for you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Benefits for Temporary Continuation of Coverage and Former Spouse Enrollees,* or other information about your coverage choices. You can also download the guide from OPM's Website, www.opm.gov/healthcare-insurance/healthcare/plan-information/guides.

- **Temporary Continuation of Coverage (TCC)**

  If you leave Federal service, Tribal employment, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal or Tribal job, if you are a covered dependent child and you turn 26, etc.

  You may not elect TCC if you are fired from your Federal or Tribal job due to gross misconduct.

  Enrolling in TCC. Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Benefits for Temporary Continuation of Coverage and Former Spouse Enrollees,* from your employing or retirement office or from www.opm.gov/healthcare-insurance. It explains what you have to do to enroll.

  We also want to inform you that the Patient Protection and Affordable Care Act (ACA) did not eliminate TCC or change the TCC rules.

- **Converting to individual coverage**

  You may convert to a non-FEHB individual policy if:

  - Your coverage under TCC or the spouse equity law ends (if you canceled your coverage or did not pay your premium, you cannot convert);
  - You decided not to receive coverage under TCC or the spouse equity law; or
  - You are not eligible for coverage under TCC or the spouse equity law.

  If you leave Federal or Tribal service, your employing office will notify you of your right to convert. You must apply in writing to us within 31 days after you receive this notice. However, if you are a family member who is losing coverage, the employing or retirement office will **not** notify you. You must apply in writing to us within 31 days after you are no longer eligible for coverage.

  Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, and we will not impose a waiting period or limit your coverage due to pre-existing conditions.

- **Health Insurance Marketplace**

  If you would like to purchase health insurance through the Affordable Care Act's Health Insurance Marketplace, please visit **www.HealthCare.gov**. This is a website provided by the U.S. Department of Health and Human Services that provides up-to-date information on the Marketplace.

- **Getting a Certificate of Group Health Plan Coverage**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

For more information, get OPM pamphlet RI 79-27, *Temporary Continuation of Coverage (TCC) under the FEHB Program*. See also the FEHB Website at www.opm.gov/healthcare-insurance; refer to the "TCC and HIPAA" frequently asked questions. These highlight HIPAA rules, such as the requirement that Federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and information about Federal and State agencies you can contact for more information.

Section 1. How this Plan works

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, and use hospitals and other providers that contract with us. These Plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of our most recent Provider Directory. We give you a choice of enrollment in a High Option or a Standard Option Plan.

HMOs emphasize preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from Plan providers, you will not have to submit claims or pay bills. You pay only the copayments and coinsurance described in this brochure. When you receive emergency services, services covered under the travel benefit, or services related to accidental injury to teeth from non-Plan providers, you may have to submit claims.

You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.

Questions regarding what protections apply may be directed to us at 216-621-7100 or 1-800-686-7100. You can also read additional information from the U.S. Department of Health and Human Services at www.healthcare.gov.

General features of our High and Standard Options

How we pay providers

We contract with physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your cost-sharing.

Your rights

OPM requires that all FEHB plans provide certain information to their FEHB members. You may get information about us, our networks, our providers, and our facilities. OPM's FEHB Website (www.opm.gov/healthcare-insurance) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- We are a health maintenance organization that has provided health care services to the Cleveland and Akron, Ohio areas since 1969. On September 30, 2013, we became part of the HealthSpan Partners system.
- This medical benefit Plan is provided by HealthSpan Integrated Care (care and coverage formerly by Kaiser Permanente). Medical and hospital services are provided through our integrated health care delivery organization known as HealthSpan Partners, Inc. HealthSpan Partners, Inc. is composed of HealthSpan Integrated Care (a not-for-profit corporation), and HealthSpan Physicians LLC (a for-profit Ohio limited liability company), and their affiliates which provide services in Plan medical offices throughout the Cleveland and Akron metropolitan areas and also through physician networks.

If you want more information about us, call 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) or write to HealthSpan Integrated Care, Customer Relations, P.O. Box 5309, Cleveland, Ohio 44101. You may also visit our Website at http://healthspan.org/feds.

Your medical and claims records are confidential

We will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

Language interpretation services

Language interpretation services are available to non-English speaking members. Please ask an English speaking friend or relative to call Customer Relations at 1-800-686-7100 (TTY 1-877-676-6677).

Service Area

To enroll in this Plan, you must live or work in our service area. You may also live in a county contiguous to our service area as long as you work within our service area. The service area is where our providers practice. Our service area is:

- These counties in the Cleveland Metropolitan area: Cuyahoga, Geauga, Lake, Lorain, and Medina.
- These counties in the Akron Metropolitan area: Portage, Stark, Summit, and Wayne.
- Counties contiguous to our service area are:
  - Erie, Huron, Ashland, Holmes, Tuscarawas, Carroll, Columbiana, Mahoning, Trumbull, Ashtabula.

Ordinarily, you must receive your care from physicians, hospitals, and other providers who contract with us. However, if you are visiting a Kaiser Permanente or allied plan service area, you can receive visiting member care from designated providers in that area. See Section 5(h), *Special features*, for more details. We also pay for certain follow-up services or continuing care services while you are traveling outside the service area, as described in Section 5(h); and for emergency care obtained from any non-Plan provider, as described in Section 5(d), *Emergency services/accidents*. We will not pay for any other health care services.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

Section 2. Changes for 2014

Do not rely only on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Changes to High Option only

- Your share of the non-Postal premium will increase for Self Only or for Self and Family. See page 90.
- We have decreased the copayment for hospital alternative services, such as partial hospitalization, day and night care from $250 per admission to $20 per day. See page 56.
- We have increased the copayment for Emergency services from $75 to $100. See page 53.
- We have increased the copayment for urgent care from $20 to $35. See page 53.
- We have increased the cost-sharing for outpatient surgery from $20 to $50. See page 49.

Changes to Standard Option only

- Your share of the non-Postal premium will increase for Self Only or for Self and Family. See page 90.
- We have decreased the copayment for hospital alternative services, such as partial hospitalization, day and night care from $500 per admission to $30 per day. See page 56.

Changes to both High and Standard Options

- We have added coverage of compression sleeves and gloves used in treatment of physical complications of mastectomy, including lymphedema, under Durable medical equipment (DME). See page 27.
- We have revised the criteria for bariatric surgery and reduced the requirement of severe or life threatening conditions from two to one condition with a BMI greater than 35 but less than 40. See page 42.
- We have removed the cost share for biopsy, polyp removal or other surgical procedures if performed during a screening sigmoidosocopy or colonoscopy. See page 27.
- We increased coverage as required by the Affordable Care Act. We added coverage for prescribed over-the-counter medications, removed the maximum benefit allowances for accidental injury to teeth, and added services that apply to the catastrophic protection out-of-pocket maximum. See pages 59, 62 and 22.
- We have added habilitative therapy provided by a physical, occupational or speech therapist. See page 27.

Section 3. How you get care

Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Providers may request photo identification together with your ID card to verify identity. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation letter (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call Customer Relations at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) or write to us at: Customer Relations, HealthSpan Integrated Care, P.O. Box 5309, Cleveland, Ohio 44101. After registering on our Website at http://www.healthspan.org/myhealthmanager, you may also request replacement cards electronically.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay cost-sharing as defined in Section 10, *Definitions of terms we use in this brochure*.

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We contract with the HealthSpan Physicians, LLC (Medical Group) and with independent affiliated physician networks to provide or arrange covered services for our members. Medical care is provided through physicians, nurse practitioners, physician assistants, and other skilled medical personnel. Specialists in most major specialties are available as part of the medical teams for consultation and treatment. Other necessary medical care, such as physical therapy, laboratory and X-ray services, is also available. We credential Plan providers according to national standards.

We list Plan providers in the Provider Directory, which we update periodically. Directories are available at the time of enrollment or upon request by calling Customer Relations at 216-621-7100 or toll-free at 1-800-686-7100 (TTY 1-877-676-6677). The list is also on our Website at http://www.healthspan.org/locations.

- **Plan facilities**

Plan facilities are hospitals, medical offices, and other facilities in our service area that we own or contract with to provide covered services to our members. HealthSpan Integrated Care offers comprehensive health care at Plan facilities conveniently located throughout our service areas.

We list Plan facilities in our Provider Directory, with their locations and phone numbers. Directories are updated on a regular basis and are available at the time of enrollment or upon request by calling Customer Relations at 216-621-7100 or toll-free at 1-800-686-7100 (TTY 1-877-676-6677). The list is also on our Website at http://www.healthspan.org/locations.

You must receive your health services at Plan facilities, except if you have an emergency, a referral authorized by us, or out-of-area urgent care. If you are visiting a Kaiser Permanente or allied plan service area, you may receive health care services at those Kaiser Permanente facilities. See Section 5(h), *Special features*, for more details. Under the circumstances specified in this brochure, you may receive follow-up or continuing care while you travel anywhere.

What you must do to get covered care

It depends on the type of care you need. First, you and each covered family member should choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care.

To choose or change your primary care physician, you can either select one from our Provider Directory, from our Website, http://www.healthspan.org/locations, or you can call Customer Relations at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677).

- **Primary care**

We encourage you to choose a primary care physician when you enroll. If you do not select a primary care physician, one will be selected for you based on geographic location. You may choose any primary care Plan physician who is available to accept you. Parents may choose a pediatrician as the Plan physician for their child. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

Please notify us of the primary care physician you choose. If you need help choosing a primary care physician, call us. You may change your primary care physician at any time. You are free to see other Plan physicians if your primary care physician is not available, and to receive care at other HealthSpan Integrated Care facilities.

- **Specialty care**

Here are some other things you should know about specialty care:

Specialty care is care you receive from providers other than a primary care physician. You may pay different cost-sharing for your specialty care. When your primary care physician believes you may need specialty care, he or she will request authorization from the Plan to refer you to a specialist for an initial consultation and/or for a certain number of visits. If the Plan approves the referral, you may seek the initial consultation from the specialist to whom you were referred. You must then return to your primary care physician after the consultation, unless your referral authorizes a certain number of additional visits without the need to obtain another referral. In order to receive covered follow-up care from a specialist, the primary care physician must first obtain authorization from us. Do not go to the specialist for return visits until you have received written authorization from us for additional services. However, you may see Plan obstetricians/gynecologists (call Customer Relations to find out which OB/GYN providers are affiliated with your primary care physician), optometrists (for routine eye refractions), mental health or substance abuse providers, chiropractors and acupuncturists without a referral. You may make appointments directly with these providers. Services, drugs and supplies related to a covered abortion (see Section 6. *General exclusions - services, drugs and supplies we do not cover*), are covered by Kaiser Permanente Insurance Company (KPIC). Please contact KPIC for information on how to access this coverage including claims related issues at 1-888-567-6847.

- Keep in mind that your primary care physician choice determines which specialists and hospitals are available to you. Your primary care physician has an established relationship with specific hospitals and groups of specialty care doctors. By referring only to a certain group of specialists and hospitals, your primary care physician is better able to ensure that you receive quality care. Consult your Provider Directory for names of the specialists and hospitals in your plan. You can change your primary care physician at any time if you want to be referred to a specialist or hospital that does not have a relationship with your current primary care physician. Changing your primary care physician is not a guarantee that you will receive a referral to the doctor or hospital that you request.
- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician, in consultation with you and your attending specialist, may develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).

- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive approved services from your current specialist until we can make arrangements for you to see a Plan specialist.
- If you have a chronic and disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for a reason other than cause;
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB plan; or
  - reduce our service area and you enroll in another FEHB plan

you may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us, or if we drop out of the Program, contact your new plan.

If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist until the end of your postpartum care, even if it is beyond the 90 days.

- **Hospital care**

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

- **If you are hospitalized when your enrollment begins**

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call Customer Relations immediately at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677). If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- you are discharged, not merely moved to an alternative care center;
- the day your benefits from your former plan run out; or
- the 92nd day after you become a member of this Plan, whichever happens first.

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such cases, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

You need prior Plan approval for certain services

For certain services your Plan provider must obtain approval from us. Before giving approval, we may consider if the service or item is medically necessary and meets other coverage requirements. We call this review and approval process "precertification."

Your Plan provider must obtain precertification for:

- Inpatient hospital care services, surgery and procedures
- Outpatient surgery, related services and procedures
- Ambulance transport, including air ambulance (non-emergency)

- Bariatric surgery and related services
- Clinical trials
- Cosmetic, reconstructive and plastic surgery
- Sleep studies
- Durable medical equipment (DME) and orthopedic and prosthetic devices
- Home health services and hospice care
- Infertility diagnosis and treatment
- Inpatient services for behavioral health and alcohol and chemical dependency
- Injections/infusions
- Organ/tissue transplants and related services
- Physical, occupational and speech therapy services and pulmonary, cardiac and vestibular rehabilitation
- Prescription smoking cessation drugs
- The following radiology services:
  - CT angiography
  - MRA
  - MRIs
  - PET scans
  - CT Scans
  - MRV
- Skilled nursing care
- The following treatment therapies:
  - Chemotherapy
  - Hyperbaric oxygen
  - Radiation
- All requests for Specialty Care, except for Mental Health (Behavioral Health) Services, Ob/Gyn and Optometry
- CORF
- Cardiac Catherizations
- Cardiac Electrophysiology Studies/Ablations
- Home IV Infusion
- Dialysis
- Dental Related Procedures
- Nuclear Medicine limited to Bone and Joint Imaging, Cardiac Blood Pool Imaging, Pulmonary Perfusion Imaging
- Pain Management
- Removal of skin tags
- Genetic Testing (including but not limited to BRCA1 and BRCA2)
- Services or items from a non-Plan Provider or at non-Plan facilities

When you receive medical services for which you do not have precertification or that you receive from non-Plan providers or from non-Plan facilities that have not been referred by a Plan provider and approved by us, we will not pay for them except in an emergency. Charges for these medical services will be your financial responsibility.

To confirm if your service or item requires precertification, please call Customer Relations at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677).

Your Plan provider submits the request for the services above with supporting documentation. You should call your Plan provider's office if you have not been notified of the outcome of the review within 5 working days. If your request is not approved, you have the right to ask us in writing to reconsider our initial decision (see Section 8, *The disputed claims process*).

Precertification determinations are made based on the information available at the time the service or item is requested. We will not cover the service or item unless you are a Plan member on the date you receive the service or item.

- **Non-urgent care claims**

For non-urgent care claims, we will tell the physician and/or hospital the number of approved inpatient days, or the care that we approve for other services that must have prior authorization. We will make our decision within 15 days of receipt of the pre-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you of the need for an extension of time before the end of the original 15 day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

- **Urgent care claims**

If you have an urgent care claim (i.e., when waiting for the regular time limit for your medical care or treatment could seriously jeopardize your life, health, or ability to regain maximum function, or in the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without this care or treatment), we will expedite our review and notify you of our decision within 72 hours. If you request that we review your claim as an urgent care claim, we will review the documentation you provide and decide whether it is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you fail to provide sufficient information, we will contact you within 24 hours after we receive the claim to provide notice of the specific information we need to complete our review of the claim. We will allow at least 48 hours from the receipt of this notice to provide the necessary information. We will make our decision on the claim within 48 hours of (1) the time we received the additional information or (2) the end of the time frame, whichever is earlier.

We may provide our decision orally within these time frames, but we will follow up with written or electronic notification within three days of oral notification.

You may request that your urgent care claim on appeal be reviewed simultaneously by us and OPM. Please let us know that you would like a simultaneous review of your urgent care claim by OPM either in writing at the time you appeal our initial decision, or by calling us at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677). You may also call OPM's Health Insurance 3 at (202) 606-0755 between 8 a.m. and 5 p.m. Eastern Time to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, call us at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677). If it is determined that your claim is an urgent care claim, we will expedite our review (if we have not yet responded to your claim).

- **Concurrent care claims**

A concurrent care claim involves care provided over a period of time or over a number of treatments. We will treat any reduction or termination of our pre-approved course of treatment before the end of the approved period of time or number of treatments as an appealable decision. This does not include reduction or termination due to benefit changes or if your enrollment ends. If we believe a reduction or termination is warranted we will allow you sufficient time to appeal and obtain a decision from us before the reduction or termination takes effect.

If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, then we will make a decision within 24 hours after we receive the claim.

- **Emergency services/ accidents and post-stabilization care**

Emergency services do not require precertification. However, if you are admitted to a non-Plan facility, you or your family member must notify the Plan as soon as reasonably possible, or your claims may be denied.

You must obtain precertification from us for post-stabilization care you receive from non-Plan providers.

See Section 5(d), *Emergency services/accidents* for more information.

- **If your treatment needs to be extended**

If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, then we will make a decision within 24 hours after we receive the claim.

What happens when you do not follow the precertification rules

If you or your Plan physician do not obtain prior authorization from us for services or items that require prior authorization, we will not pay any amount for those services or items and you may be liable for the full price of those services or items. This also includes any residual amounts, such as deductibles, copayments or coinsurance, that are not covered or not paid by any other insurance plan you use to pay for those services or items.

Circumstances beyond our control

Under extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

If you disagree with our pre-service claim decision

If you have a **pre-service claim** and you do not agree with our prior approval decision, you may request a review in accord with the procedures detailed below.

If you have already received the service, supply, or treatment, then you have a **post-service claim** and must follow the entire disputed claims process detailed in Section 8.

- **To reconsider a non-urgent care claim**

Within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

In the case of a pre-service claim and subject to a request for additional information, we have 30 days from the date we receive your written request for reconsideration to do one of the following:

1. Precertify your hospital stay or, if applicable, arrange for the health care provider to give you the care or grant your request for prior approval for a service, drug, or supply.

2. Ask you or your provider for more information.

You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.

3. Write to you and maintain our denial.

- **To reconsider an urgent care claim**

  In the case of an appeal of a pre-service urgent care claim, within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

  Subject to a request for additional information, we will notify you of our decision within 72 hours after receipt of your reconsideration request. We will expedite the review process, which allows oral or written request for appeals and the exchange of information by telephone, electronic mail, facsimile, or other expeditious methods.

- **To file an appeal with OPM**

  After we reconsider your **pre-service claim**, if you do not agree with our decision, you may ask OPM to review it by following Step 3 of the disputed claims process detailed in Section 8 of this brochure.

Section 4. Your cost for covered services

This is what you will pay out-of-pocket for covered care.

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

Copayments

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services. The amount of copayment will depend upon whether you are enrolled in the High or Standard Option, the type of provider, and the service or supply that you receive.

You pay a primary care provider copayment when you visit any primary care provider as described in Section 3, *How you get care*. You pay a specialist copayment when you receive care from a specialist as described in Section 3.

For example, for diagnostic and treatment services as described in Section 5(a):

- Under the High Option, you pay a $20 copayment when you receive diagnostic and treatment services from a primary care or specialty care provider.
- Under the Standard Option, you pay a $30 copayment when you receive diagnostic and treatment services from a primary care provider and a $40 copayment when you receive these services from a specialty care provider.

Deductible

We do not have a deductible.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for certain services you receive.

Example: In our Plan, you pay 30% of our allowance for infertility services.

Your catastrophic protection out-of-pocket maximum

After your copayments and coinsurance total $2,000 per person or $6,000 per family enrollment (both High and Standard Options) in any calendar year, you do not have to pay any more for certain covered services. However, copayments and coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and coinsurance for these services:

- Dental services
- Outpatient prescription drugs
- Travel benefit

We will track copayment and coinsurance that accumulates to your catastrophic protection out-of-pocket maximum and also recommend that you keep accurate records and receipts of your copayments and coinsurance since you are responsible for informing us when you reach the maximum.

Carryover

If you changed to this Plan during Open Season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Note: If you change options in this Plan during the year, we will credit the amount of covered expenses already accumulated toward the catastrophic out-of-pocket limit of your old option to the catastrophic protection limit of your new option.

When Government facilities bill us

Facilities of the Department of Veterans Affairs, the Department of Defense and the Indian Health Services are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow. You may be responsible to pay for certain services and charges. Contact the government facility directly for more information.

Section 5. High and Standard Option Benefits

See page 14 for how our benefits changed this year. Page 86 and page 87 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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Section 5. High and Standard Option Benefits Overview

This Plan offers both a High and Standard Option. Both benefit packages are described in Section 5. Make sure that you review the benefits that are available under the option in which you are enrolled.

The High and Standard Option Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the general exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claims filing advice, or more information about High and Standard Option benefits, contact us at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) or on our Website at http://www.healthspan.org/feds.

Since 1969, HealthSpan Integrated Care (care and coverage formerly by Kaiser Permanente) has offered quality integrated health care to the FEHB Program. Our delivery system offers convenient, comprehensive care all under one roof. You can come to almost any one of our medical facilities and see a primary care physician, pediatrician, Ob/Gyn or specialist, fill prescriptions, have mammograms, complete lab work, get X-rays and more. Our sophisticated health technology, HealthConnect, is a revolutionary electronic database designed to provide HealthSpan Physicians with up-to-the-minute medical records, which enables streamlined health care delivery that is more efficient. Also, 24 hours a day, 7 days a week, you have the opportunity to schedule appointments, send secure messages to your provider, refill prescriptions, or research medical conditions. HealthSpan Integrated Care is dedicated to your total health – mind, body and spirit.

For 2013-2014, HealthSpan Integrated Care's Commercial HMO and Medicare HMO received "Excellent Accreditation" - the highest level of accreditation possible - from the National Committee for Quality Assurance (NCQA), a private, non-profit organization dedicated to improving health care quality.

This Plan offers two options: the High and Standard Options. Both Options are designed to include preventive and acute care services provided by our Plan providers, but offer different levels of benefits and services for you to choose between to best fit your health care needs.

Each option offers unique features:

High Option

Our High Option provides the most comprehensive benefits. Our FEHB High Option includes:

- $20 per visit to your primary care physician (PCP) or a specialist for diagnostic services
- $250 per inpatient admission
- $100 per visit for emergency services
- $20 per visit for up to 20 combined chiropractic and acupuncture visits per calendar year for certain services
- $10 per prescription or refill for covered generic drugs up to a 31-day supply
- $30 per prescription or refill for covered brand name drugs up to a 31-day supply

Standard Option

We also offer a Standard Option. With the Standard Option your copayments and coinsurance may be higher than for the High Option, but the bi-weekly premium is lower. Specific benefits of our FEHB Standard Option include:

- $30 per visit to your primary care physician (PCP) or $40 per visit to a specialist for diagnostic services
- $500 per inpatient admission
- $150 per visit for emergency services
- $15 per prescription or refill for covered generic drugs up to a 31-day supply
- $40 per prescription or refill for covered brand name drugs up to a 31-day supply

Please review this brochure carefully to learn which of our HealthSpan Integrated Care FEHB options is best for you. If you would like more information about our benefits please contact us at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) or visit our Website: http://www.healthspan.org/feds.

Section 5(a). Medical services and supplies provided by physicians and other health care professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME MEDICAL PROCEDURES**. Please refer to the precertification information shown in Section 3 to be sure which services and supplies require precertification.

Benefit Description	You pay	
Diagnostic and treatment services	**High Option**	**Standard Option**
Professional services of physicians and other health care professionals • In a physician's office • Office medical consultations • Second surgical opinions	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit
Professional services of physicians and other health care professionals • In ambulatory surgical centers	Nothing	Nothing
Professional services of physicians and other health care professionals • In an urgent care center	$35 per visit	$45 per visit
Professional services of physicians and other health care professionals • During a hospital stay • In a skilled nursing facility	Nothing	Nothing
• At home by a physician	Nothing	Nothing
Lab, X-ray and other diagnostic tests	**High Option**	**Standard Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CT scans/MRI	Nothing	Nothing

Lab, X-ray and other diagnostic tests - continued on next page

Benefit Description	You pay	
Lab, X-ray and other diagnostic tests (cont.)	**High Option**	**Standard Option**
• Ultrasound • Electrocardiogram and EEG • Nuclear medicine • PET scans Note: Tests related to infertility are covered under the infertility services benefit. See Section 5(a), *Infertility services*.	Nothing	Nothing
Preventive care, adult	**High Option**	**Standard Option**
Routine physical exam	Nothing	Nothing
Routine screenings, such as: • Total blood cholesterol • Colorectal cancer screening, including - Fecal occult blood test - Sigmoidoscopy screening – every five years starting at age 50, or at an earlier age or frequency when determined by a Plan physician to be medically necessary • Colonoscopy screening – every ten years starting at age 50, or at an earlier age or frequency when determined by a Plan physician to be medically necessary • Routine Pap test • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older • Routine mammogram – covered for women age 35 and older, as follows: - Age 35 through 39, one during this five-year period - Age 40 through 64, one every calendar year - Age 65 and older, once every two consecutive calendar years • Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC) Note: You will still pay the office visit copayment per visit for professional services of physicians and other health care professionals.	Nothing	Nothing
Well woman care; including, but not limited to: • Routine pap test • Human papillomavirus testing for women age 30 and up • Counseling for sexually transmitted infections	Nothing	Nothing

Preventive care, adult - continued on next page

Benefit Description	You pay	
Preventive care, adult (cont.)	**High Option**	**Standard Option**
• Counseling and screening for human immune-deficiency virus • Contraceptive methods and counseling • Screening and counseling for interpersonal and domestic violence	Nothing	Nothing
Preventive services required to be covered by group health plans at no cost share by federal health care reform legislation (the Affordable Care Act and implementing regulations).	Nothing	Nothing
Notes: • You should consult with your physician to determine what is appropriate for you • You pay cost-sharing for diagnostic and treatment services for illness or injury received during a preventive care exam. See Section 5(a), *Diagnostic and treatment services.*		
Not covered: • *Physical exams and immunizations required for:* - *Obtaining or continuing employment* - *Insurance or licensing* - *Participation in employee programs* - *Court ordered parole or probation*	*All charges*	*All charges*
Preventive care, children	**High Option**	**Standard Option**
• Well-child care, including routine examinations and immunizations (through age 21)	Nothing	Nothing
• Childhood immunizations recommended by the American Academy of Pediatrics Note: Should you receive other services for an illness, injury or condition during a visit for an immunization, you may be charged the cost-share for professional services in a physician's office. See Section 5(a), *Diagnostic and treatment services.*	Nothing	Nothing
• Examinations, such as: - Eye exam through age 21 to determine the need for vision correction - Hearing screening through age 21 to determine the need for hearing correction	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit
- Hearing screening for newborns to determine the need for hearing correction	Nothing	Nothing

Preventive care, children - continued on next page

Benefit Description	You pay	
Preventive care, children (cont.)	**High Option**	**Standard Option**
Note: Hearing screenings are provided by a primary care physician as part of a well-child care visit. For other hearing exams or tests, see Section 5(a), *Diagnostic and treatment services* or Section 5(a), *Hearing services.*		
Preventive services required to be covered by group health plans at no cost share by federal health care reform legislation (the Affordable Care Act and implementing regulations).	Nothing	Nothing
Not covered: • *Physical exams and immunizations required for:* - *Obtaining or continuing employment* - *Insurance or licensing* - *Participating in employee programs* - *Court ordered parole or probation* • *All other hearing testing, except as may be covered in Section 5(a), Diagnostic and treatment services and Section 5(a), Hearing services*	*All charges*	*All charges*
Maternity care	**High Option**	**Standard Option**
Routine maternity (obstetrical) care, such as: • Prenatal care • Screening for gestational diabetes for pregnant women between 24-28 weeks gestation or first prenatal visit for women at a high risk. • Delivery • Postpartum care	Nothing for prenatal care and inpatient professional delivery services $20 per office visit for postpartum care visits	Nothing for prenatal care and inpatient professional delivery services $30 per primary care office visit $40 per specialty care office visit for postpartum care visits
Notes: • Routine maternity care is covered after confirmation of pregnancy. • You need prior approval for your delivery. See Section 3, *You need prior Plan approval for certain services*, for prior approval guidelines. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay and other non-routine treatment of an eligible infant for the first 31 days. We cover other care beyond the first 31 days only if we cover the infant under a Self and Family enrollment.		

Maternity care - continued on next page

Benefit Description	You pay	
Maternity care (cont.)	**High Option**	**Standard Option**
• You pay cost-sharing for diagnostic and treatment services for illness or injury received during a non-routine maternity care visit. We cover surgical services (delivery) and hospitalization the same as for illness and injury. See Section 5(b), *Surgery benefits* and Section 5(c), *Hospital benefits*. • For coverage of breastfeeding pumps, see Section 5 (a), Durable medical equipment (DME).		
Family planning	**High Option**	**Standard Option**
A range of family planning services for women, limited to: • Female voluntary sterilization (See Section 5(b), *Surgical procedures*) • Surgically implanted contraceptive drugs • Injectable contraceptive drugs • Family planning counseling • Contraceptives counseling Notes: • We cover contraceptive drugs and devices under Prescription drug benefits. See Section 5(f). • Male family planning services are covered in Primary and Specialty office visits. See Section 5 (a), Diagnostic and treatment services.	Nothing	Nothing
Not covered: • *Reversal of voluntary surgical sterilization*	*All charges*	*All charges*
Infertility services	**High Option**	**Standard Option**
Diagnosis and treatment of involuntary infertility, including Intrauterine insemination (IUI), a form of artificial insemination	30% of our allowance per outpatient visit Nothing for inpatient	30% of our allowance per outpatient visit Nothing for inpatient
Infertility drugs administered in the office	30% of our allowance	30% of our allowance
Note: See Section 5(f), *Prescription drug benefits*, for coverage of fertility drugs.		
Not covered: *These exclusions apply to fertile as well as infertile individuals or couples:* • *Assisted reproductive technology (ART) procedures, including related services and supplies, such as:* - *in vitro fertilization*	*All charges*	*All charges*

Infertility services - continued on next page

Benefit Description	You pay	
Infertility services (cont.)	**High Option**	**Standard Option**
- *embryo transfer and gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* • *Sperm and eggs (whether from a member or from a donor) and services and supplies related to their procurement and storage, including freezing* • *Ovum transplants* • *Infertility services when either member of the family has been voluntarily surgically sterilized* • *Services to reverse voluntary, surgically induced infertility* • *Intravaginal insemination (IVI)* • *Intracervical insemination (ICI)* • *Services for surrogate mothers whoare not Plan members* • *Preimplantation Genetic Diagnosis (PGD)*	*All charges*	*All charges*
Allergy care	**High Option**	**Standard Option**
• Testing and treatment • Injections	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit
• Serum	Nothing	Nothing
Not covered: • *Sublingual allergy desensitization*	*All charges*	*All charges*
Treatment therapies	**High Option**	**Standard Option**
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Section 5(b), *Organ/ Tissue transplants.*	$20 per office visit	$30 per office visit
• Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy - Home IV and antibiotic therapy Note: Intravenous (IV)/Infusion Therapy requires our prior approval. See Section 3, You need prior Plan approval for certain benefits.	$20 per office visit, except Nothing if received in the home	$30 per office visit, except Nothing if received in the home
• Growth hormone therapy	$20 per office visit	$30 per office visit

Treatment therapies - continued on next page

Benefit Description	You pay	
Treatment therapies (cont.)	**High Option**	**Standard Option**
Note: Growth hormone requires our prior approval and is covered under the prescription drug benefit. See Section 3, *You need prior Plan approval for certain benefits* and Section 5(f), *Prescription drug benefits.*	$20 per office visit	$30 per office visit
• Respiration and inhalation therapy	Nothing	Nothing
Not covered: • *Chemotherapy supported by a bone marrow transplant or with stem cell support for any diagnosis not listed as covered under Section 5(b), Organ/Tissue transplants.*	*All charges*	*All charges*
Physical and occupational therapies	**High Option**	**Standard Option**
Up to two consecutive months or 20 visits, whichever is greater, per condition if, in the judgment of a Plan physician, significant improvement is achievable within a two-month period: • Physical habilitative and rehabilitative therapy by qualified physical therapists to attain or restore bodily function when you have a total or partial loss of bodily function due to illness or injury • Occupational habilitative and rehabilitative therapy by occupational therapists to assist you in attaining or resuming self-care and improved functioning in other activities of daily life when you have a total or partial loss of bodily function due to illness or injury	$20 per outpatient office visit Nothing for inpatient	$30 per outpatient office visit Nothing for inpatient
Up to two months per condition of multidisciplinary rehabilitation facility services. The two month limit applies to all inpatient and outpatient comprehensive rehabilitation services you may receive for the same condition	$20 per outpatient office visit Nothing for inpatient	$30 per outpatient office visit Nothing for inpatient
Cardiac rehabilitation	$20 per outpatient office visit	$30 per outpatient office visit
Not covered: • *Long-term therapy* • *Exercise programs* • *Maintenance therapy* • *Cognitive rehabilitation programs* • *Therapies done primarily for educational purposes* • *Services provided by local, state and federal government agencies, including schools*	*All charges*	*All charges*

Benefit Description	You pay	
Speech therapy	**High Option**	**Standard Option**
Habilitative and rehabilitative services for up to two consecutive months or 20 visits, whichever is greater, per condition	$20 per outpatient office visit Nothing for inpatient	$30 per outpatient office visit Nothing for inpatient
Not covered: • *Therapies done primarily for educational purposes* • *Therapy for tongue thrust in the absence of swallowing problems* • *Training or therapy to improve articulation in the absence of injury, illness, or medical condition affecting articulation* • *Voice therapy for occupation or performing arts* • *Services provided by local, state, and federal government agencies including schools*	*All charges*	*All charges*
Hearing services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• Hearing aids for children through age 17, if the hearing aids are prescribed, fitted, and dispensed by a licensed Plan audiologist Notes: • A single hearing aid providing hearing to both ears (binaural hearing aid) is considered two hearing aids for purposes of this benefit. • For coverage of: - Hearing screenings, see Section 5(a), Preventive care, children and, for any other hearing testing, see Section 5(a), Diagnostic and treatment services. - Audible prescription reading and speech generating devices, see Section 5(a), Durable medical equipment	*All charges* in excess of $1,000 for each hearing impaired ear every 36 months	*All charges* in excess of $1,000 for each hearing impaired ear every 36 months
Not covered: • All other hearing testing, except as may be covered in Section 5(a), Diagnostic and treatment services and Section 5(a), Preventive care, children • Hearing aids, including testing and examinations for them, for all persons age 18 and over.	*All charges*	*All charges*

Benefit Description	You pay	
Vision services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• Diagnosis and treatment of diseases of the eye • Eye refractions to determine the need for vision correction and provide a prescription for eyeglasses or contact lenses	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit
Not covered: • *Eyeglass lenses or frames* • *Contact lenses, examinations for contact lenses or the fitting of contact lenses* • *Eye surgery solely for the purpose of correcting refractive defects of the eye* • *Vision therapy, including orthoptics, visual training and eye exercises*	*All charges*	*All charges*
Foot care	**High Option**	**Standard Option**
• Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*	*All charges*
Orthopedic and prosthetic devices	**High Option**	**Standard Option**
External prosthetic and orthotic devices, such as: • Artificial limbs and appliances essential to the effective use of artificial limbs or braces • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Braces • Lenses with frames or contact lenses following cataract removal or congenital absence of the organic lens of the eye • Terminal devices	20% of our allowance	20% of our allowance

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You pay	
Orthopedic and prosthetic devices (cont.)	**High Option**	**Standard Option**
• External cardiac pacemakers	20% of our allowance	20% of our allowance
Internal prosthetic devices, such as: • Pacemakers • Artificial joints • Surgically implanted breast implant following mastectomy • Intraocular lenses following cataract removal or congenital absence of the organic lens of the eye Note: See Section 5(b), *Surgery benefits*, for coverage of the surgery to insert the device and Section 5(c), *Hospital benefits*, for inpatient hospital benefits.	Nothing	Nothing
Notes: • Orthopedic and prosthetic equipment or services must be prescribed by a Plan physician; obtained through sources designated by the Plan; consistent with our Plan DME formulary guidelines; and primarily and customarily used to serve a medical or therapeutic purpose in the treatment of an illness or injury. • We cover only those standard items that are adequate to meet the medical needs of the member. • For coverage of hearing aids, see Section 5(a), Hearing services.		
Not covered: • *Corrective shoes* • *Foot orthotics and podiatric use devices, such as arch supports, heel pad and heel cups* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Comfort, convenience, or luxury equipment or features* • *Prosthetic devices, equipment, and supplies related to the treatment of sexual dysfunction* • *Educational training in the use of the prosthetic devices and orthotic appliances* • *Repairs, adjustments, or replacements due to misuse or loss*	*All charges*	*All charges*

Benefit Description	You pay	
Durable medical equipment (DME)	**High Option**	**Standard Option**
We cover rental or purchase, at our option, of durable medical equipment. Covered items include: • Oxygen • Hospital beds • Wheelchairs • Crutches • Walkers • Speech generating devices • Blood glucose monitors • Infant apnea monitors • Commodes • Apnea monitors • Bilirubin lights (for home photo therapy for infants) • Compression sleeves and gloves used in treatment of physical complications of mastectomy, including lymphedema	20% of our allowance	20% of our allowance
Notes: • Durable medical equipment (DME) is equipment that is prescribed by a Plan physician; obtained through sources designated by the Plan; consistent with Medicare guidelines; intended for repeated use; primarily and customarily used to serve a medical or therapeutic purpose in the treatment of an illness or injury; designed for prolonged use and appropriate for use in the home. • We cover only those standard items that are adequate to meet the medical needs of the member. • We may require you to return the equipment to us, or pay us the fair market price of the equipment, when it is no longer prescribed.		
Breastfeeding pump, including any equipment required for pump functionality Note: We cover a 12 month rental.	Nothing	Nothing
Not covered: • *Audible prescription reading devices* • *Comfort, convenience, or luxury equipment or features* • *Non medical items such as sauna baths or elevators* • *Exercise and hygiene equipment*	*All charges*	*All charges*

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay	
Durable medical equipment (DME) (cont.)	**High Option**	**Standard Option**
• *Electronic monitors of the heart, lungs, or other bodily functions, except for infant apnea monitors* • *Devices to perform medical testing of bodily fluids, excretions, or substances, except blood glucose monitors for insulin dependent diabetics* • *Devices, equipment, supplies, and prosthetics related to the treatment of sexual dysfunction disorders* • *Modifications to the home or vehicle* • *Repairs, adjustments, or replacements due to misuse or loss*	*All charges*	*All charges*
Home health services	**High Option**	**Standard Option**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide • Services include oxygen therapy, intravenous therapy and medications Notes: • We only provide these services in the Plan's service areas. • The services are covered only if you are homebound and a Plan physician determines that it is feasible to maintain effective supervision and control of your care in your home.	Nothing	Nothing
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative* • *Custodial care* • *Private duty nursing* • *Personal care and hygiene items* • *Care that a Plan provider determines may be appropriately provided in a Plan facility, hospital, skilled nursing facility or other facility we designate and we provide, or offer to provide, that care in one of these facilities*	*All charges*	*All charges*

Benefit Description	You pay	
Chiropractic	**High Option**	**Standard Option**
Up to 20 combined chiropractic and acupuncture visits per calendar year, limited to: • Diagnosis and treatment of neuromusculoskeletal disorders • Laboratory tests and plain film X-rays associated with diagnosis and treatment • Adjunctive therapies • Chiropractic appliances Notes: • You may only self-refer to a participating American Specialty Health (ASH) network chiropractor. The participating chiropractor must provide, arrange, or prescribe your care and appliances. Services and clinical indications are covered as set forth in a treatment plan approved by the ASH network. • Participating chiropractors are listed in the ASH Participating Provider Directory. For a copy of the most recent directory call ASH at 1-877-335-2746 or 1-877-710-2746 (TTY), 8 a.m. - 9 p.m. • For a description of the acupuncture benefit, see Section 5(a), *Alternative treatments*.	$20 per office visit *All charges* over $50 per calendar year for chiropractic appliances	*All charges*
Not covered: • *Hypnotherapy, behavior training, sleep therapy, and weight programs* • *Thermography* • *Any radiological exam other than plain film studies such as magnetic resonance imaging, CT scans, bone scans, nuclear radiology* • *Treatment for non-neuromusculoskeletal disorders, including adjunctive therapy not associated with spinal, muscle or joint manipulation*	*All charges*	*All charges*
Alternative treatments	**High Option**	**Standard Option**
Up to 20 combined acupuncture and chiropractic visits per calendar year. Acupuncture services are limited to: • Diagnosis and treatment of neuromusculoskeletal disorders, pain syndromes and nausea • Laboratory tests and plain film X-rays associated with diagnosis and treatment • Adjunctive acupuncture therapy	$20 per office visit	*All charges*

Alternative treatments - continued on next page

Benefit Description	You pay	
Alternative treatments (cont.)	**High Option**	**Standard Option**
Notes: • You may only self-refer to a participating American Specialty Health (ASH) network acupuncturist. The participating acupuncturist must provide, arrange, or prescribe your care. Services and clinical indications are covered as set forth in a treatment plan approved by the ASH network. • Participating acupuncturists are listed in the ASH Participating Provider Directory. For a copy of the most recent ASHN directory, call ASH at 1-877-335-2746 (TTY 1-877-710-2746), Monday - Friday, 8:00 a.m. - 9:00 p.m. • For a description of the chiropractic benefit, see Section 5(a), *Chiropractic.*		
Biofeedback when administered by our Mental Health Department as part of a prescribed pain management program or a treatment plan for other physical symptoms which are not responsive to the usual medical treatment methods	$20 per office visit	$40 per office visit
Not covered: • *All other forms of alternative treatments, such as naturopathic services, hypnotherapy, behavior training, sleep therapy, weight programs, and adjunctive therapy not associated with acupuncture* • *Thermography* • *Any radiological exam other than plain film studies, such as magnetic resonance imaging, CT scans, bone scans, nuclear radiology* • *Massage therapy*	*All charges*	*All charges*
Educational classes and programs	**High Option**	**Standard Option**
Health education classes, including: • Diabetes • Post-coronary • Nutritional counseling	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit
Tobacco cessation programs, including individual, group and telephone counseling	Nothing	Nothing
Childhood obesity education	$20 - $30/program	$20 - $30/program
Notes: • Please call Customer Relations at 1-800-686-7100 (TTY 1-877-676-6677) for information on classes near you.		

Educational classes and programs - continued on next page

Benefit Description	You pay	
Educational classes and programs (cont.)	**High Option**	**Standard Option**
• You pay nothing for over-the-counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence. See Section 5(f), *Prescription drug benefits*, for important information about coverage of tobacco cessation and other drugs. • You can also participate in programs that are available through HealthSpan Integrated Care as non-FEHB benefits. These programs may require that you pay a fee. See the end of Section 5, *Non-FEHB benefits available to Plan members.*		

Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.

Benefit Description	You pay	
Surgical procedures	**High Option**	**Standard Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Surgical treatment of morbid obesity (bariatric surgery). You must: - be 18 years of age or older; and - have either a Body Mass Index (BMI) of at least 40, or a BMI greater than 35 but less than 40 when one of the following severe or life threatening conditions is also present: diabetes, hypertension, hyperlipidemia, or obstructive sleep apnea with use of CPAP for at least two months immediately before surgery	$20 per office visit for outpatient services Nothing for inpatient services	$30 per primary care office visit for outpatient services $40 per specialty care office visit for outpatient services Nothing for inpatient services

Surgical procedures - continued on next page

Benefit Description	You pay	
Surgical procedures (cont.)	**High Option**	**Standard Option**
Notes: • You will need to meet the above qualifications before your Plan provider will refer you to our bariatric surgery program. This program may refer you to other Plan providers to determine if you meet the additional criteria necessary for bariatric surgery, including nutritional, psychological, medical, and social readiness for surgery. Final approval for surgical treatment will be required from the HealthSpan Physician's designated physician. • See Section 3, *You need prior Plan approval for certain services*, for more information.		
• Insertion of internal prosthetic devices. See Section 5(a), *Orthopedic and prosthetic devices,* for device coverage information • Male voluntary sterilization (e.g., vasectomy) • Treatment of burns • Implanted time-release drugs except contraceptive drugs and devices Note: We cover the cost of these surgically implanted time-release contraceptive drugs and intrauterine devices under the prescription drug benefit (see Section 5(f)).	$20 per office visit for outpatient services Nothing for inpatient services	$30 per primary care office visit for outpatient services $40 per specialty care office visit for outpatient services Nothing for inpatient services
Not covered: • *Reversal of voluntary sterilization* • *Implants or devices related to the treatment of sexual dysfunction*	*All charges*	*All charges*
• Female voluntary sterilization, including a hysterosalpingogram following tubal occlusion • Insertion of surgically implanted time-release contraceptive drugs and intrauterine devices (IUDs) Note: We cover the cost of these drugs and devices under the prescription drug benefit (see Section 5(f)).	Nothing	Nothing
Reconstructive surgery	**High Option**	**Standard Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services

Reconstructive surgery - continued on next page

Benefit Description	You pay	
Reconstructive surgery (cont.)	**High Option**	**Standard Option**
• Surgery for treatment of a form of congenital hemangioma known as port wine stains on the face of members 18 years or younger • All stages of breast reconstruction surgery following a mastectomy, such as: - surgery and reconstruction on the other breast to produce a symmetrical appearance; - treatment of any physical complications, such as lymphedemas; - breast prostheses and surgical bras and replacements (see *Prosthetic devices*) Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except as otherwise specified above* • *Surgeries related to sex transformation*	*All charges*	*All charges*
Oral and maxillofacial surgery	**High Option**	**Standard Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate, or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and tumors; • Medical and surgical treatment of temporomandibular joint (TMJ) disorder (non-dental); and • Other surgical procedures that do not involve the teeth or their supporting structures.	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingival, and alveolar bone), except for procedures related to accidental injury of teeth* • *Correction of any malocclusion not listed above*	*All charges*	*All charges*

Oral and maxillofacial surgery - continued on next page

Benefit Description	You pay	
Oral and maxillofacial surgery (cont.)	**High Option**	**Standard Option**
• *Any dental care involved in treatment of temporomandibular joint (TMJ) pain dysfunction syndrome* • *Dental services associated with medical treatment such as surgery and radiation treatment, except for services related to accidental injury of teeth (See Section 5(g))*	*All charges*	*All charges*
Organ/tissue transplants	**High Option**	**Standard Option**
These solid organ transplants are subject to medical necessity and experimental/investigational review by the Plan. Refer to Section 3, *How you get care* for precertification procedures. Solid organ tissue transplants are limited to: • Cornea • Heart • Heart/lung • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Kidney/Pancreas • Liver • Lung: Single/bilateral/lobar • Pancreas	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
The following blood or marrow stem cell transplants are not subject to medical necessity review. Our denial is limited to the cytogenetics, subtype or staging of the diagnosis (e.g. acute, chronic) as appropriate for the diagnosis. Blood or marrow stem cell transplants are limited to: • Allogeneic transplants for: - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL)	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- Hemoglobinopathy - Marrow Failure and Related Disorders (i.e. Fanconi's, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for: - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Neuroblastoma - Amyloidosis	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
The following blood or marrow stem cell transplants are not subject to medical necessity review. Blood or marrow stem cell transplants for: • Allogeneic transplants for: - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • Autologous transplants for: - Multiple myeloma - Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
Limited benefits - The following autologous blood or bone marrow stem cell transplants may be provided in a National Cancer Institute (NCI) or National Institutes of Health (NIH)-approved clinical trial at a Plan-designated Center of Excellence. These limited benefits are not subject to medical necessity. • Advanced Childhood kidney cancers • Advanced Ewing sarcoma • Aggressive non-Hodgkin's lymphomas • Childhood rhabdomyosarcoma • Epithelial ovarian cancer • Mantle Cell (Non-Hodgkin's lymphoma)	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
Mini-transplants performed in a Clinical Trial Setting (non-myeloblative, reduced intensity conditioning for member over 60 years of age). • Allogeneic transplants for:	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Acute myeloid leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Chronic myelogenous leukemia - Hemoglobinopathy - Marrow Failure and Related Disorders (i.e. Fanconi's, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for: - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Neuroblastoma	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
Tandem transplants: Subject to medical necessity • Autologous tandem transplants for: - AL Amyloidosis - Multiple myeloma (de novo and treated) - Recurrent germ cell tumors (including testicular cancer)	$20 per office visit for outpatient services Nothing for inpatient services	$40 per office visit for outpatient services Nothing for inpatient services
Notes: • We cover related medical and hospital expenses of the donor when we cover the recipient. • We cover donor screening tests for potential donors for solid organ transplants. We cover human leukocyte antigen (HLA) typing for potential donors for a bone marrow/stem cell transplant only for parents, children and siblings of the recipient.		

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
• We cover computerized national and international search expenses for prospective unrelated bone marrow/stem cell transplant donors conducted through the National Marrow Donor Program, and the testing of blood relatives of the recipient. • Please refer to Section 5(h), *Special features,* for information on our Centers of Excellence.		
Not covered: • *Donor screening tests and donor search expenses, except those listed above* • *Implants of non-human artificial organs* • *Transplants not listed as covered*	*All charges*	*All charges*
Anesthesia	**High Option**	**Standard Option**
Professional services provided in – • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center	Nothing	Nothing
Professional services provided in – • Office	$20 per office visit	$30 per primary care office visit $40 per specialty care office visit

Section 5(c). Services provided by a hospital or other facility, and ambulance services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

Benefit Description	You pay	
Inpatient hospital	**High Option**	**Standard Option**
Room and board, such as: • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets Notes: • Separate copayments for inpatient hospital stays, if any, apply to the mother and the newborn. • If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	$250 per admission	$500 per admission
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood and blood products • Dressings, splints, plaster casts, and sterile tray services • Medical supplies, appliances, and equipment, including oxygen • Anesthetics, including nurse anesthetist services • The collection and storage of autologous blood for elective surgery when authorized by a Plan physician.	Nothing	Nothing

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**High Option**	**Standard Option**
Note: You may receive covered hospital services for certain dental procedures if a Plan physician determines you need to be hospitalized for reasons unrelated to the dental procedure. The need for anesthesia, by itself, is not such a condition.	Nothing	Nothing
Not covered: • *Custodial care and care in an intermediate care facility* • *Non-covered facilities, such as nursing homes* • *Personal comfort items, such as telephone, television, barber services, and guest meals and beds* • *Private nursing care, except when medically necessary* • *Inpatient dental procedures* • *Cord blood procurement and storage for possible future need for a yet-to-be determined member recipient.*	*All charges*	*All charges*
Outpatient hospital or ambulatory surgical center	**High Option**	**Standard Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Lab, X-ray, and other diagnostic tests • Blood and blood products • The collection and storage of autologous blood for elective surgery, when authorized by a Plan physician • Pre-surgical testing • Dressing, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics and anesthesia service	$50 per outpatient surgery	$250 per outpatient surgery
Not covered: • *Cord blood procurement and storage for possible future need or for a yet-to-be determined member recipient.*	*All charges*	*All charges*

Benefit Description	You pay	
Skilled nursing care facility benefits	**High Option**	**Standard Option**
Up to 100 days per calendar year • When you need full-time skilled nursing care All necessary services are covered, including: • Room and board • General nursing care • Medical social services • Prescribed drugs, biologicals, supplies, and equipment, including oxygen, ordinarily provided or arranged by the skilled nursing facility	Nothing	Nothing
Not covered: • *Custodial care and care in an intermediate care facility* • *Personal comfort items, such as telephone, television, barber services, and guest meals and beds.*	*All charges*	*All charges*
Hospice care	**High Option**	**Standard Option**
Supportive and palliative care for a terminally ill member: • You must reside in the service area • Services are provided: - in the home, when a Plan physician determines that it is feasible to maintain effective supervision and control of your care in your home, or - in a Plan-approved hospice facility, if approved by a Plan physician Services include inpatient care, outpatient care, and family counseling. A Plan physician must certify that you have a terminal illness, with a life expectancy of approximately six months or less.	Nothing	Nothing

Hospice care - continued on next page

Benefit Description	You pay	
Hospice care (cont.)	**High Option**	**Standard Option**
Note: Hospice is a program for caring for the terminally ill patient that emphasizes supportive services, such as home care and pain and symptom control, rather than curative care. A person who is terminally ill may elect to receive hospice benefits. These palliative and supportive services include nursing care, medical social services, therapy services for purposes of safety and symptom control, physician services, palliative drugs in accord with our drug formulary guidelines, medical supplies and equipment, and short-term inpatient care for pain control and acute and chronic symptom management. We also provide inpatient respite care, counseling, and bereavement services. If you make a hospice election, you are not entitled to receive other health care services that are related to the terminal illness. If you have made a hospice election, you may revoke that election at any time, and your standard health benefits will be covered.		
Not covered: • *Independent nursing (private duty nursing)* • *Homemaker services*	*All charges*	*All charges*
Ambulance	**High Option**	**Standard Option**
• Local licensed ambulance service when medically necessary Note: See Section 5(d) for emergency services	$50 per trip	$100 per trip
Not covered: • *Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a Plan Provider*	*All charges*	*All charges*

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies – what they all have in common is the need for quick action.

What to do in case of emergency:

In a life-threatening emergency, call 911 or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify us. You or a family member must notify us within 24 hours unless it is not reasonable to do so. It is your responsibility to be sure we have been timely notified.

Emergencies within our service area:

If you are unsure whether you are experiencing an emergency, call your Primary Care Physician at the number listed in the Provider Directory, or call our 24-hour Care Line at 216-524-7377 or 1-800-524-7377 (TTY 216-398-3187) for assistance. To better coordinate your emergency care, if you are inside the Service Area, you should go to a Plan facility if possible. You must return to us for follow-up care after emergency services are received within our service area.

Emergency care may be received by calling 911 or by going to the nearest emergency room.

If you need to be hospitalized at a non-Plan facility, we must be notified as soon as reasonably possible. You can call us toll-free from anywhere in the United States at 1-866-433-1333. If you are hospitalized in a non-Plan facility and our physicians believe care can be better provided in a Plan designated hospital, you will be transferred when medically feasible. If you do not notify us, we will not cover any services you receive after transfer would have been possible. Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching us would result in death, disability, or significant jeopardy to your condition.

Emergencies outside our service area:

Emergency care may be received by calling 911, by going to the nearest emergency room or seeking care at any urgent care or physician's office for medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, you must notify us as soon as is reasonably possible. You can call us toll-free from anywhere in the United States at 1-866-433-1333. If a Plan physician believes care can be better provided in a Plan hospital, we will transfer you when medically feasible. Payment is limited to Emergency Services required before your medical condition permits your travel or transfer to a Plan Facility.

You may obtain emergency and urgent care from Kaiser Permanente medical facilities and providers when you are in the service area of a Kaiser Permanente plan. The facilities will be listed in the local telephone book under "Kaiser Permanente." You may also call Customer Relations at 1-800-686-7100 (TTY 1-877-676-6677). See Travel benefit Section 5(h) for follow up care received outside the service area.

Benefit Description	You pay	
Emergency within our service area	**High Option**	**Standard Option**
• Urgent care at a Plan urgent care center	$35 per visit	$45 per visit
• Emergency care as an outpatient at an emergency facility, including physicians' services Notes: • We waive your emergency room copayment if you are directly admitted to a hospital as an inpatient. Your inpatient admission copayment will still apply (see Section 5(c)). • Transfers to an observation bed or observation status do not qualify as an admission to a hospital and your emergency copayment will not be waived.	$100 per visit	$150 per visit
Not covered: • *Elective care or non-emergency care* • *Urgent care at a non-Plan urgent care center*	*All charges*	*All charges*
Emergency outside our service area	**High Option**	**Standard Option**
• Urgent care at an urgent care center	$35 per visit	$45 per visit
• Emergency care as an outpatient in a hospital, including physicians' services	$100 per visit	$150 per visit
Notes: • We waive your emergency room copayment if you are directly admitted to a hospital as an inpatient. Your inpatient admission copayment will still apply (See Section 5(c)). • Transfers to an observation bed or observation status do not qualify as an admission to a hospital and your emergency copayment will not be waived. • See Section 5(h) for travel benefit coverage of continuing or follow-up care.		
Not covered: • *Elective care or non-emergency care* • *Follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges*	*All charges*

Benefit Description	You pay	
Ambulance	**High Option**	**Standard Option**
Licensed ambulance, including air ambulance, when medically necessary Notes: • See Section 5(c) for non-emergency service. • Trip means anytime an ambulance is summoned on your behalf.	$50 per trip	$100 per trip
Not covered: • *Trips we determine are not medically necessary* • *Transportation by car, taxi, gurney van, wheelchair van, minivan, and any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a provider or facility*	*All charges*	*All charges*

Section 5(e). Mental health and substance abuse benefits

When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are clinically appropriate to treat your condition.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare

Benefit Description	You pay	
Professional services	**High Option**	**Standard Option**
We cover professional services recommended by a mental health or substance abuse Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Notes: • We cover the services only when we determine that the care is clinically appropriate to treat your condition, and only when you receive the care as part of a treatment plan developed by a mental health or substance abuse Plan provider. • OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment in favor of another.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions	Your cost-sharing responsibilities are no greater than for other illnesses or conditions
Diagnosis and treatment of mental illness. Services include: • Diagnostic evaluation • Treatment and counseling (including individual and group therapy visits) • Crisis intervention and stabilization for acute episodes • Psychological testing necessary to determine the appropriate psychiatric treatment	$20 per office visit for individual therapy $10 per office visit for group therapy	$30 per office visit for individual therapy $15 per office visit for group therapy

Professional services - continued on next page

Benefit Description	You pay	
Professional services (cont.)	**High Option**	**Standard Option**
Diagnosis and treatment of alcoholism and drug abuse. Services include: • Detoxification (medical management of withdrawal from the substance) • Treatment and counseling (including individual and group therapy visits) Notes: • You may see an outpatient mental health or substance abuse Plan provider for outpatient services without a referral from your primary care physician. See Section 3, *How you get care,* for information about services requiring our prior approval. • Your mental health or substance abuse Plan provider will develop a treatment plan to assist you in improving or maintaining your condition and functional level, or to prevent relapse and will determine which diagnostic and treatment services are appropriate for you.	$20 per office visit for individual therapy $5 per office visit for group therapy (maximum $5 per day for substance abuse benefit)	$30 per office visit for individual therapy $5 per office visit for group therapy (maximum $5 per day for substance abuse benefit)
• Medication evaluation and management	$20 per office visit	$30 per office visit
Inpatient hospital or other covered facility	**High Option**	**Standard Option**
• Inpatient psychiatric or substance abuse care Note: All inpatient admissions require approval by a mental health or substance abuse Plan physician.	$250 per admission	$500 per admission
Outpatient hospital or other covered facility	**High Option**	**Standard Option**
• Hospital alternative services, such as partial hospitalization, day and night care Note: All hospital alternative services treatment programs require approval by a mental health or substance abuse Plan physician.	$20 per day	$30 per day
Not covered	**High Option**	**Standard Option**
Not covered: • *Care that is not clinically appropriate for the treatment of your condition* • *Services we have not approved* • *Intelligence, IQ, aptitude ability, learning disorders, or interest testing not necessary to determine the appropriate treatment of psychiatric condition*	*All charges*	*All charges*

Not covered - continued on next page

Benefit Description	You pay	
Not covered (cont.)	**High Option**	**Standard Option**
• *Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a Plan physician to be medically necessary and appropriate* • *Services that are custodial in nature* • *Services rendered or billed by a school or a member of its staff* • *Services provided under a federal, state, or local government program* • *Psychoanalysis or psychotherapy credited toward earning a degree or furtherance of education or training regardless of diagnosis or symptoms* • *Services that are not part of a preauthorized approved treatment plan*	*All charges*	*All charges*

Limitation We may limit your benefits if you do not obtain a treatment plan.

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart in this section.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

There are important features you should be aware of. These include:

- **Who can write your prescription.** A licensed health care professional authorized to prescribe drugs must write the prescription. We cover prescriptions filled at a non-Plan pharmacy only for covered out-of-area emergencies and out-of-area urgent care services as specified in Section 5(d), *Emergency services/accidents.*
- **Where you can obtain them.** You may obtain a first fill of your prescription at a Plan operated pharmacy, a Plan affiliated pharmacy, a Walgreens or Rite Aid pharmacy within our service area, or by the Plan mail order program for certain maintenance medications. You should use Walgreens and non-affiliated Rite Aid pharmacies only in emergencies or urgent situations, or when a Plan operated or affiliated pharmacy is not available. All refills of your prescription must be obtained at a Plan operated pharmacy, a Plan affiliated pharmacy, or through the Plan mail order program only. You may order refills by phone or in person. Plan members called to active military duty (or members in time of national emergency), who need to obtain prescribed medications, should call a Plan pharmacy.
- **We use a formulary.** The medications included in our drug formulary are chosen by a group of HealthSpan Integrated Care physicians, pharmacists, and other Plan providers. These providers meet regularly to consider adding and removing prescription drugs on the drug formulary based on new information or drugs that become available. Your provider may request an exception for us to cover non-formulary drugs (those not listed on our drug formulary for your condition). If you would like information about whether a particular drug is included on our formulary, please call Customer Relations at 216-621-7100 or 1-800-686-7100.
- **These are the dispensing limitations.** Prescription drugs will be provided for one copayment up to a 31-day supply or a 62-day supply sent to your home through our direct mail service. We provide up to a 31-day supply based upon (a) the prescribed dosage, (b) the standard manufacturer's package size, and (c) specified dispensing limits. Drugs to treat sexual dysfunction have dispensing limitations; contact Customer Relations at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) for details. Mail order drugs are available only to residents of Ohio. Some items are not available through mail order, for example: drugs requiring special handling, which may include professional administration or observation, medications affected by temperature (except insulin), certain drugs that have a significant potential for waste and diversion, controlled substances as determined by state and/or federal regulations, bulky items, injectables, and other products or dosage forms identified by HealthSpan Integrated Care. Items available through our direct mail service are subject to change at any time without notice. Drugs that have a significant potential for waste or misuse and those that we determine are in limited supply in the market will be provided for up to a 31-day supply in any 31-day period.
- **A generic equivalent will be dispensed if it is available,** unless your Plan provider specifically requires a brand-name drug. If you request a brand-name drug, when a federally approved generic drug is available, and your provider has not specified the brand-name drug must be dispensed, you have to pay the full cost of the brand-name drug.
- **Why use generic drugs?** Typically generic drugs cost you and us less money than a brand-name drug. Under federal law, generic and brand-name drugs must meet the same standards for safety, purity, strength, and effectiveness.
- **When do you have to file a claim?** You do not need to file a claim when you receive drugs from a Plan or affiliated pharmacy. You have to file a claim when you receive drugs from a non-Plan pharmacy for covered out-of-area emergency and out-of-area urgent care as specified in Section 5(d), *Emergency services/accidents.* For information about how to file a claim, see Section 7, *Filing a claim for covered services.*

Benefit Description	You pay	
Covered medications and supplies	**High Option**	**Standard Option**
We cover the following medications and supplies prescribed by a licensed health care professional and obtained from a Plan pharmacy or through our direct mail services: • Drugs and medicines that, by federal law, require a prescription for their purchase, except those listed as *Not covered* • Certain over-the-counter medications prescribed by a provider and listed on the Plan's formulary • Insulin • Disposable needles and syringes for the administration of covered medications • Growth hormone • Compound drugs Notes: • For compound drugs you will be charged your applicable generic or brand name drug copayment depending on the compound drug's main ingredient, whether the main ingredient is a generic or brand name drug. • A compound drug is one in which two or more drugs or pharmaceutical agents are combined together to meet the requirements of a prescription. • Growth hormone requires our prior approval. See Section 3, *Services requiring our prior approval.*	$10 per prescription or refill for generic drugs $30 per prescription or refill for brand-name drugs	$15 per prescription or refill for generic drugs $40 per prescription or refill for brand-name drugs
Women's contraceptive drugs and devices: • Diaphragms and cervical caps • Intrauterine devices (IUDs) • Injectable contraceptive drugs • Implanted time-release contraceptive drugs • Oral contraceptive drugs • Prescribed FDA approved over-the-counter women's contraceptives and devices	Nothing	Nothing
Prescribed over-the-counter medications required to be covered by group health plans at no cost share by federal health care reform (the Affordable Care Act and implementing regulations). These include: • Aspirin to reduce the risk of heart attack • Oral fluoride for children to reduce the risk of tooth decay • Folic acid for women to reduce the risk of birth defects	Nothing	Nothing

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	**High Option**	**Standard Option**
• Iron supplements for children to reduce the risk of anemia • Vitamin D for adults to reduce the risk of falls	Nothing	Nothing
• Fertility drugs for covered infertility treatments	50% of our allowance	*All charges*
• Sexual dysfunction drugs	50% of our allowance	50% of our allowance
• Prescription and over-the-counter tobacco cessation drugs approved by the FDA to treat tobacco dependence	Nothing	Nothing
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Prescriptions filled at non-Plan pharmacies, except for out-of-area emergencies or out of area urgent care services* • *Vitamins and nutritional supplements that can be purchased without a prescription, unless they are included in our drug formulary or listed as covered above* • *Nonprescription drugs, unless they are included in our drug formulary or listed as covered above* • *Medical supplies such as dressings and antiseptics, except as listed above* • *Drugs used to shorten the duration of the common cold* • *Any requested packaging of drugs other than the dispensing pharmacy's standard packaging* • *Replacement of lost, stolen or damaged prescription drugs or accessories* • *Drugs related to non-covered services* • *Drugs for the promotion, prevention, or other treatment of hair loss or growth* • *Drugs used in the treatment of weight management*	*All charges*	*All charges*

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we pay them only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9, *Coordinating benefits with other coverage*.
- We have no calendar year deductible.
- We cover hospitalization for dental procedures at Plan facilities only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c), *Hospital benefits*, for inpatient hospital benefits. We do not cover dental procedures except as described below.
- Be sure to read Section 4, *Your cost for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- No precertification is required for accidental injury to teeth. Accidental injury to teeth services may be obtained from a licensed dentist. Please submit claims for services related to accidental injury to teeth according to Section 7, *Filing a claim for covered services,* of this brochure.

Benefit Description	You Pay	
Accidental injury benefit	**High Option**	**Standard Option**
We cover services to promptly repair (but not replace) a sound, natural tooth, if: • damage is due to an accidental injury from trauma to the mouth from violent contact with an external object, • the tooth has not been restored previously, except in a proper manner, and • the tooth has not been weakened by decay, periodontal disease or other existing dental pathology. Note: Services will be covered only when provided within 72 hours following the accidental injury.	Nothing	Nothing
Not covered: • *Services for conditions caused by an accidental injury occurring before your eligibility date*	*All charges*	*All charges*
Dental benefits	**High Option**	**Standard Option**
We have no other dental benefits.		

Section 5(h). Special features

Feature	Description
Feature	**High Option**
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claims process (see Section 8).
24-hour Care Line	You may call 216-524-7377 or 1-800-524-7377 (TTY 216-398-3187) 24 hours a day, 7 days a week for any of your health concerns. You may talk with a registered nurse who can help assess medical symptoms and provide advice over the phone, when medically appropriate.
Centers of Excellence	As new technologies proliferate and become the standard of care, HealthSpan Integrated Care refers members to contracted "Centers of Excellence" for certain specialized medical procedures. We have developed a contracted network of Centers of Excellence for organ transplantation, which consists of medical facilities that have met stringent criteria for quality care in specific procedures. A clinical and administrative team has developed guidelines for site selection, site visit protocol, volume, and survival criteria for evaluation and selection of facilities. The institutions have a record of positive outcomes and exceptional standards of quality.
Services for the deaf, hard of hearing or speech impaired	We provide a TTY/text telephone number at: 1-877-676-6677. Sign language services are also available.
Services from Kaiser Permanente or allied plans	When you visit a Kaiser Foundation Health Plan or allied plan service area temporarily (not more than 90 days), you can receive visiting member care from designated providers in that area. Visiting member care is described in our visiting member brochure. Visiting member care and your out-of-pocket costs may differ from the covered services, copayments, and coinsurance described in this FEHB brochure. The 90-day limit on visiting member care does not apply to members who attend an accredited college or accredited vocational school.

Feature - continued on next page

Feature	Description
Feature (cont.)	**High Option**
	Please call Customer Relations at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677) to receive more information about visiting member care, including facility locations in other service areas. Service areas and facilities where you may obtain visiting member care may change at any time.
Travel benefit	HealthSpan Integrated Care's travel benefits for Federal employees provide you with outpatient follow-up and/or continuing medical and mental health and substance abuse care when you are temporarily (for example, on a temporary work assignment or attending school) outside your home service area by more than 100 miles and outside of any Kaiser Permanente service area. These benefits are in addition to your emergency services/accident benefit and include: • Outpatient follow-up care necessary to complete a course of treatment after a covered emergency. Services include removal of stitches, a catheter, or a cast. • Outpatient continuing care for covered services for conditions diagnosed and treated within the previous 12 months by a HealthSpan Integrated Care health care provider or affiliated Plan provider. Services include dialysis and prescription drug monitoring. You pay $25 for each follow-up or continuing care visit. This amount will be deducted from the reimbursement we make to you. We limit our payment for this travel benefit to no more than $1,200 each calendar year. For more information about this benefit call Customer Relations at 1-800-686-7100 (TTY 1-877-676-6677). File claims as shown in Section 7. *The following are a few examples of services not included in your travel benefits coverage:* • *Non-emergency hospitalization* • *Infertility treatments* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area* • *Transplants* • *Durable medical equipment (DME)* • *Prescription drugs* • *Home health services*

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them**. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all complaints must follow their guidelines. For additional information contact the Plan at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677).

Dental Benefits
The following dental plan benefits, provided through Delta Dental of Ohio are available to all enrolled Federal employees. Your Dental Care Certificate will provide you with additional information about your Delta Dental plan, including information about your plan exclusions and limitations, and the Delta Dental Network of dentists. In the event that you seek treatment from a dentist that does not participate in any of Delta Dental's programs, you may be responsible for more than the percentage indicated below. To locate a Delta Dental PPO dentist, please visit www.deltadentaloh.com. For a Certificate of Insurance or more information about your dental benefits, please contact the Plan's Customer Relations Department at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677).

Covered Services:
For Class I Benefits, the Plan pays 70% and you pay 30%

- Diagnostic and Preventive Services. Includes exams, cleanings, fluoride and space maintainers
- Emergency Palliative Treatment. To temporarily relieve pain
- Brush Biopsy. To detect oral cancer
- Radiographs, X-rays

For Class II Benefits, the Plan pays 50% and you pay 50%

- Minor Restorative Services. Includes fillings
- Simple Extractions. Non-surgical removal of teeth

Limitations and exclusions:

- Oral exams are payable twice per calendar year
- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) are payable once every five-year period
- Composite resin (white) restorations are covered on posterior teeth
- Implants and implant related services are not covered

Maximum payment - $750 per person total per benefit year on all services.
Deductible - None. Benefits will cease on the last day of the month in which the employee is terminated.
Claims Address and Customer Service Phone Number: Delta Dental Plan of Ohio; P.O. Box 9085; Farmington Hills, MI 48333-9085; 1-800-282-0749

Eyeglass and Contact Lens Allowance and VAPP
The Plan provides an allowance of up to $100 every 24 months towards the purchase of eyeglass lenses, frames, or contact lenses when prescribed by a Plan physician or Plan optometrist and purchased at Plan provider locations. We also offer a Value Added Purchasing Plan (VAPP) which entitles members to special discounts on designated optical goods and services purchased from designated quality vision care suppliers. For more information, contact the Plan's Customer Relations Department at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677).

Healthy Living Classes and Resources
Classes in prenatal care, weight management, and stress management are available for all Plan members. Contact the Plan's Member Service Center Health Education Line at 216-524-5948 or 1-800-456-6099 for details on location, times and, in some cases, member fees.

Section 6. General exclusions – services, drugs and supplies we do not cover

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. Although we may list a specific service as a benefit, we will not cover it unless it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition. For information on obtaining prior approval for specific services, such as transplants, see Section 3, *You need prior Plan approval for certain services*.

We do not cover the following:

- When a service is not covered, all services, drugs, or supplies related to the non-covered service are excluded from coverage, except services we would otherwise cover to treat complications of the non-covered service
- Care by non-Plan providers, except for authorized referrals, emergencies, travel benefit, or services from Kaiser Permanente plans (see Emergency services/accidents and Special features)
- Services, drugs, or supplies you receive while you are not enrolled in this Plan
- Services, drugs, or supplies not medically necessary
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice
- Experimental or investigational procedures, treatments, drugs, or devices (see specifics regarding transplants)
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest
- Services, drugs, or supplies related to sex transformations
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program
- Services required for (a) obtaining or maintaining employment or participation in employee programs or (b) insurance or governmental licensing
- Services, drugs, or supplies you receive without charge while in active military service
- Services provided or arranged by criminal justice institutions for members confined therein
- Applied Behavior Analysis (ABA)

Section 7. Filing a claim for covered services

This section primarily deals with post-service claims (claims for services, drugs, or supplies you have already received). See Section 3 for information on prior Plan approval and pre-service claims procedures (services, drugs, or supplies requiring prior Plan approval), including urgent care claims procedures.

When you see Plan physicians, receive services at Plan hospitals and facilities, or fill your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment or coinsurance.

You may need to file a claim when you receive a service or item from a non-Plan provider or at a non-Plan facility. This includes services such as out-of-network emergency services, out-of-area urgent care and services covered under the travel benefit. Check with the provider to determine if they can bill us directly. Filing a claim does not guarantee payment. If you need to file the claim, here is the process:

Medical, hospital and drug benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form. For claims questions and assistance, call us at 216-621-7100 or 1-800-686-7100 (TTY 1-877-676-6677).

When you must file a claim – such as for services you received outside of the Plan's service area – submit it on the CMS-1500 or an invoice or billing statement from the provider that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name, date of birth, address, phone number and ID number
- Name and address of the physician or facility that provided the service or supply
- Dates you received the services or supplies
- Diagnosis
- Type of each service or supply
- The charge for each service or supply
- Follow up services rendered out-of-area
- A copy of the explanation of benefits, payments, or denial from any primary payor – such as the Medicare Summary Notice (MSN)
- Receipts, if you paid for your services

Note: Canceled checks, cash register receipts, or balance due statements are not acceptable substitutes for itemized bills.

Submit your claims to:

Claims Administration
HealthSpan Integrated Care
P.O. Box 5316
Cleveland, OH 44101-9774

Deadline for filing your claim

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

Post-Service Claims

We will notify you of our decision within 30 days after we receive your post-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you before the expiration of the original 30-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

If you do not agree with our initial decision, you may ask us to review it by following the disputed claims process detailed in Section 8 of this brochure.

Authorized Representative

You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, we will permit a health care professional with knowledge of your medical condition to act as your authorized representative without your express consent. For the purposes of this section, we are also referring to your authorized representative when we refer to you.

Notice Requirements

If you live in a county where at least 10 percent of the population is literate only in a non-English language (as determined by the Secretary of Health and Human Services), we will provide language assistance in that non-English language. You can request a copy of your Explanation of Benefits (EOB) statement, related correspondence, oral language services (such as telephone customer assistance), and help with filing claims and appeals (including external reviews) in the applicable non-English language. The English versions of your EOBs and related correspondence will include information in the non-English language about how to access language services in that non-English language.

Any notice of an adverse benefit determination or correspondence from us confirming an adverse benefit determination will include information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount, if applicable), and a statement describing the availability, upon request, of the diagnosis and procedure codes.

Section 8. The disputed claims process

You may be able to appeal directly to the Office of Personnel Management (OPM) if we do not follow required claims processes. For more information about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in Sections 3, 7 and 8 of this brochure, please visit http://www.healthspan.org/feds.

Please follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your post-service claim (a claim where services, drugs or supplies have already been provided). In Section 3 *If you disagree with our pre-service claim decision*, we describe the process you need to follow if you have a claim for services, referrals, drugs or supplies that must have prior Plan approval, such as inpatient hospital admissions.

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim. To make your request, please contact our Customer Relations Department by writing Customer Relations Department, P.O. Box 5309, Cleveland, OH 44101 or calling 216 621-7100 ; Toll Free 800-686-7100; TTY 1-877-676-6677.

Our reconsideration will take into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

When our initial decision is based (in whole or in part) on a medical judgment (i.e., medical necessity, experimental/investigational), we will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment and who was not involved in making the initial decision.

Our reconsideration decision will not afford deference to the initial decision and will be conducted by a plan representative who is neither the individual who made the initial decision that is the subject of the reconsideration, nor the subordinate of that individual.

We will not make our decisions regarding hiring, compensation, termination, promotion, or other similar matters with respect to any individual (such as a claims adjudicator or medical expert) based upon the likelihood that the individual will support the denial of benefits.

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at: Appeals Unit, HealthSpan Integrated Care, P.O. Box 93764, Cleveland, OH 44101-5764; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.
2	In the case of a post-service claim, we have 30 days from the date we receive your request to: a) Pay the claim or b) Write to you and maintain our denial or

c) Ask you or your provider for more information.

You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.

If you do not agree with our decision, you may ask OPM to review it.

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You must write to OPM within:

- 90 days after the date of our letter upholding our initial decision; or
- 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or
- 120 days after we asked for additional information.

Write to OPM at: United States Office of Personnel Management, Healthcare and Insurance, Federal Employee Insurance Operations, Health Insurance 3, 1900 E Street NW, Washington, DC 20415-3630.

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim;
- Your daytime phone number and the best time to call; and
- Your email address, if you would like to receive OPM's decision via email. Please note that by providing your email address, you may receive OPM's decision more quickly.

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request. However, for urgent care claims, a health care professional with knowledge of your medical condition may act as your authorized representative without your express consent.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

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OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM’s decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us at 216-621-7100 or 1-800-686-7100. We will hasten our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's Health Insurance 3 at (202) 606-0755 between 8 a.m. and 5 p.m. Eastern Time.

Please remember that we do not make decisions about plan eligibility issues. For example, we do not determine whether you or a dependent is covered under this Plan. You must raise eligibility issues with your Agency personnel/payroll office if you are an employee, your retirement system if you are an annuitant or the Office of Workers' Compensation Programs if you are receiving Workers' Compensation benefits.

Section 9. Coordinating benefits with Medicare and other coverage

When you have other health coverage

You must tell us if you or a covered family member has coverage under any other health plan or has automobile insurance that pays health care expenses without regard to fault. This is called "double coverage."

When you have double coverage, one plan normally pays its benefits in full as the primary payor and the other plan pays a reduced benefit as the secondary payor. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' (NAIC) guidelines. For more information on NAIC rules regarding the coordinating of benefits, visit the NAIC website at http://www.NAIC.org.

When we are the primary payor, we will pay the benefits described in this brochure.

When we are the secondary payor, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance. If we are the secondary payor, and you received your services from Plan providers, we may bill the primary carrier.

- **TRICARE and CHAMPVA**

TRICARE is the health care program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. If TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs.

Suspended FEHB coverage to enroll in TRICARE or CHAMPVA: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under TRICARE or CHAMPVA.

- **Workers' Compensation**

We do not cover services that:

- You (or a covered family member) need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care.

- **Medicaid**

When you have this Plan and Medicaid, we pay first.

Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

When other Government agencies are responsible for your care

We do not cover services and supplies when a local, State, or Federal government agency directly or indirectly pays for them.

When third parties cause illness or injuries

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

If you obtain a judgment or settlement from or on behalf of a third party who allegedly caused or is responsible for an injury or illness for which you received covered health care services or benefits ("Services"), you must pay us Charges for those Services. "Charges" are: 1) for Services that we pay the provider on a fee-for-service basis, the payments that we made for the Services; and 2) for all other Services, the charges in the provider's schedule of charges for Services provided to Members less any cost share payments that you made to the provider. Our payments for Services in these circumstances are expressly conditioned on your agreement to comply with this paragraph.

You must also pay us Charges for such Services if you receive or are entitled to receive a recovery from any insurance for an injury or illness alleged to be based on a third party's fault, such as from uninsured or underinsured motorist coverage. You must also pay us Charges for such Services if you receive or are entitled to receive recovery from any Workers' Compensation benefits.

To secure our rights, we will have a lien on the proceeds of any judgment or settlement you or we obtain against a third party. The proceeds of any judgment or settlement that you or we obtain shall first be applied to satisfy our lien, regardless of whether the total amount of the proceeds is less than the actual losses and damages you incurred. We are entitled under our first-priority lien to be paid Charges for Services even if you are not "made whole" for all of your damages in the recoveries that you receive.

In order for us to determine the existence of any rights we may have and to satisfy those rights, you must complete and send us all consents, releases, authorizations, assignments, and other documents, including lien forms directing your attorney, the third party, and the third party's liability insurer to pay us directly. You may not agree to waive, release, or reduce our rights under this provision without our prior, written consent. You must cooperate in doing what is reasonably necessary to assist us with our right of recovery. You must notify us within 30 days of the date you or someone acting on your behalf notifies anyone, including an insurer or attorney, of your intention to pursue or investigate a claim to recover damages or obtain compensation due to your injury or illness. You must not take any action that may prejudice our right of recovery.

If your estate, parent, guardian, or conservator asserts a claim against a third party based on your injury or illness, that person or entity and any settlement or judgment recovered by that person or entity shall be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. We may assign our rights to enforce our liens and other rights.

We have the option of becoming subrogated to all claims, causes of action, and other rights you may have against a third party or an insurer, government program, or other source of coverage for monetary damages, compensation, or indemnification on account of the injury or illness allegedly caused by the third party. We will be so subrogated as of the time we mail or deliver a written notice of our exercise of this option to you or your attorney, but we will be subrogated only to the extent of the total of Charges for the relevant Services.

We will reduce our lien pro rata to share in your legal fees and costs under the common fund doctrine. This net lien will not be more than (1) one-third of your total gross recovery from all third-party sources if you engaged an attorney to obtain that recovery; or (2) one-half of such recovery if you did not.

Contact us if you need more information about recovery or subrogation.

When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

Clinical trials

An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is either Federally funded; conducted under an investigational new drug application reviewed by the Food and Drug Administration; or is a drug trial that is exempt from the requirement of an investigational new drug application.

We will cover routine care costs not provided by the clinical trial in accordance with Section 5 when Plan physicians provide or arrange for your care.

- Routine care costs are costs for routine services, such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition whether the patient is in a clinical trial or is receiving standard therapy. We cover routine care costs not provided by the clinical trial.

The Plan does not cover extra care costs and research costs.

- Extra care costs are costs related to taking part in a clinical trial, such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. We do not cover these costs.
- Research costs are costs related to conducting the clinical trial, such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials. We do not cover these costs.

When you have Medicare

What is Medicare?

Medicare is a health insurance program for:

- People 65 years of age or older
- Some people with disabilities under 65 years of age
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983). Otherwise, if you are age 65 or older, or under age 65 and disabled, you may be able to buy it. Contact **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)**, for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

- Part C (Medicare Advantage). You may enroll in another plan's Medicare Advantage plan to get your Medicare benefits. We offer a Medicare managed care plan, HealthSpan Integrated Care Medicare Plus for Federal Members. Please review the information about Medicare managed care plans on page 74.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. However, when you are enrolled in HealthSpan Integrated Care Medicare Plus for Federal members, Part D is included in your Plan; no separate premium applies. If you have limited savings and a low income, you may be eligible for Medicare's Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at **1-800-772-1213 (TTY 1-800-325-0778)**. Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

- **Should I enroll in Medicare?**

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It's easy. Just call the Social Security Administration toll-free number **1-800-772-1213 (TTY 1-800-325-0778)** to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you don't have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage. It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage. If you didn't take Part B at age 65 because you were covered under FEHB as an active employee (or you were covered under your spouse's group health insurance plan and he/she was an active employee), you may sign up for Part B (generally without an increased premium) within 8 months from the time you or your spouse stop working or are no longer covered by the group plan. You also can sign up at any time while you are covered by the group plan.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare Advantage or Medicare managed care plan are the terms used to describe the various private health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on whether you are in the Original Medicare Plan or a private Medicare Advantage Plan or another Medicare managed care plan.

- **If you enroll in Medicare Part B**

If you enroll in Medicare Part B, we require you to assign your Medicare Part B benefits to the Plan for its services. Assigning your benefits means you give the Plan written permission to bill Medicare on your behalf for covered services you receive in network. You do not lose any benefits or entitlements as a result of assigning your Medicare Part B benefits.

- **The Original Medicare Plan (Part A or Part B)**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share.

All physicians and other providers are required by law to file claims directly to Medicare for members with Medicare Part B, when Medicare is primary. This is true whether or not they accept Medicare.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care.

Claims process when you have the Original Medicare Plan – You will probably not need to file a claim form when you have both our Plan and the Original Medicare Plan.

When we are the primary payor, we process the claim first.

When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 1-800-493-6004 (TTY 1-866-513-9966), 8 a.m. to 8 p.m., 7 days a week, or visit our Website at http://www.healthspan.org/feds.

We do not waive any costs if the Original Medicare Plan is your primary payor.

- **Tell us about your Medicare coverage**

You must tell us if you or a covered family member has Medicare coverage, and let us obtain information about services denied or paid under Medicare if we ask. You must also tell us about other coverage you or your covered family members may have, as this coverage may affect the primary/secondary status of this Plan and Medicare.

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage or a Medicare Managed Care plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** or at www.medicare.gov.

If you enroll in a Medicare Advantage plan, the following options are available to you:

This Plan and our Medicare Managed Care plan: We offer a Medicare managed care (**Medicare Cost**) plan known as HealthSpan Integrated Care Medicare Plus for Federal Members. Medicare Plus for Federal Members enhances your FEHB coverage by lowering cost- sharing for some services and/or adding benefits. If you have Medicare Parts A and B, or Medicare Part B only, you can enroll in Medicare Plus for Federal Members with no increase to your FEHB or HealthSpan Integrated Care premium. Your enrollment is in addition to your FEHB High Option or Standard Option enrollment; however, your benefits will be provided under the HealthSpan Integrated Care Medicare Plus for Federal Members plan and are subject to Medicare rules. If you are already a member of Medicare Plus for Federal Members and would like to understand your additional benefits in more detail, please refer to your Medicare Plus for Federal Members Evidence of Coverage. If you are considering enrolling in Medicare Plus for Federal Members, please call us at 1-800-551-5353 (TTY 1-877-479-5741), 8 a.m. to 8 p.m., 7 days a week, or visit our Website at http://www.healthspan.org/feds**.**

Below is a summary of features of Medicare Plus for Federal Members:

High Option

- **Office visits:** $5 per primary or specialty care visit
- **Emergency care:** $50 per visit
- **Ambulance:** $50 per trip
- **Inpatient hospital:** $200 per benefit period
- **Durable medical equipment:** No charge
- **Prescription drugs:** $5 per generic or $10 brand-name drugs (up to a 31-day supply) at Plan pharmacies

- **Hearing aids:** $500 allowance per ear every 36 months.
- **Fitness:** SilverSneakers®

Standard Option

- **Office visits:**$15 per primary or specialty care visit
- **Emergency care:** $100 per visit
- **Ambulance:** $100 per trip
- **Inpatient hospital:** $250 per benefit period
- **Durable medical equipment:** No charge
- **Prescription drugs:** $10 per generic drug or $20 per brand-name drug (up to 31-day supply) at Plan pharmacies
- **Hearing aids:** $500 allowance per ear every 36 months.
- **Fitness:** SilverSneakers®

This Plan and another plan's Medicare Advantage plan: You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments, coinsurance, or deductibles. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

Suspended FEHB coverage to enroll in a Medicare Advantage plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare Advantage plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare Advantage plan premium.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage or move out of the Medicare Advantage plan's service area.

- **Medicare prescription drug coverage (Part D)**

When we are the primary payor, we process the claim first. If you enroll in another plan's Medicare Part D plan and we are the secondary payor, when you fill your prescription at a Plan pharmacy that is not owned and operated by HealthSpan Integrated Care we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan. Our HealthSpan Integrated Care owned and operated pharmacies will not consider another plan's Medicare Part D benefits. These HealthSpan Integrated Care pharmacies will only provide your FEHB HealthSpan Integrated Care benefits.

You will still need to follow the rules in this brochure for us to cover your care. We will only cover your prescription if it is written by a Plan provider and obtained at a Plan pharmacy or through our Plan mail service delivery program, except in an emergency or urgent care situation.

If you enroll in our HealthSpan Integrated Care Medicare Plus for Federal Members Plan, you will get all of the benefits of Medicare Part D plus additional drug benefits covered under your FEHB plan.

Medicare always makes the final determination as to whether they are the primary payor. The following chart illustrates whether Medicare or this Plan should be the primary payor for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly. **(Having coverage under more than two health plans may change the order of benefits determined on this chart.)**

Primary Payor Chart		
A. When you - or your covered spouse - are age 65 or over and have Medicare and you...	**The primary payor for the individual with Medicare is...**	
	Medicare	**This Plan**
1) Have FEHB coverage on your own as an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Have FEHB through your spouse who is an active employee		✓
4) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #3 above	✓	
5) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and...		
• You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
6) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #3 above	✓	
7) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
8) Are a Federal employee receiving Workers' Compensation disability benefits for six months or more	✓*	
B. When you or a covered family member...		
1) Have Medicare solely based on end stage renal disease (ESRD) and...		
• It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD **(30-month coordination period)**		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and...		
• This Plan was the primary payor before eligibility due to ESRD **(for 30 month coordination period)**		✓
• Medicare was the primary payor before eligibility due to ESRD	✓	
3) Have Temporary Continuation of Coverage (TCC) and...		
• Medicare based on age and disability	✓	
• Medicare based on ESRD **(for the 30 month coordination period)**		✓
• Medicare based on ESRD **(after the 30 month coordination period)**	✓	
C. When either you or a covered family member are eligible for Medicare solely due to disability and you...		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
D. When you are covered under the FEHB Spouse Equity provision as a former spouse	✓	

*Workers' Compensation is primary for claims related to your condition under Workers' Compensation.

Section 10. Definitions of terms we use in this brochure

Calendar year

January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

Clinical trials cost categories

An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is either Federally funded; conducted under an investigational new drug application reviewed by the Food and Drug Administration; or is a drug trial that is exempt from the requirement of an investigational new drug application.

- Routine care costs – costs for routine services, such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition whether the patient is in a clinical trial or is receiving standard therapy.
- Extra care costs – costs related to taking part in a clinical trial, such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care.
- Research costs – costs related to conducting the clinical trial, such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. See Section 4.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See Section 4.

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

Covered services

Care we provide benefits for, as described in this brochure.

Custodial care

(1) Assistance with activities of daily living, for example, walking, getting in and out of bed, dressing, feeding, toileting, and taking medicine. (2) Care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates, or the presence of a supervising licensed nurse. Custodial care that last 90 days or more is sometimes known as long term care.

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See Section 4.

Experimental or investigational services

We do not cover a service, supply, item, or drug that we consider experimental. We consider a service, supply, item, or drug to be experimental when the service, supply, item or drug:

(1) has not been approved by the FDA; or

(2) is the subject of a new drug or new device application on file with the FDA; or

(3) is part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial; or is intended to evaluate the safety, toxicity, or efficacy of the service; or

(4) is available as the result of a written protocol that evaluates the service's safety, toxicity, or efficacy; or

(5) is subject to the approval or review of an Institutional Review Board; or

(6) requires an informed consent that describes the service as experimental or investigational.

We carefully evaluate whether a particular therapy is safe and effective or offers a reasonable degree of promise with respect to improving health outcomes. The primary source of evidence about health outcomes of any intervention is peer-reviewed medical or dental literature.

Group health coverage Health care benefits that are available as a result of your employment, or the employment of your spouse, and that are offered by an employer or through membership in an employee organization. Health care coverage may be insured or indemnity coverage, self-insured or self-funded coverage, or coverage through health maintenance organizations or other managed care plans. Health care coverage purchased through membership in an organization is also "group health coverage."

Health care professional A physician or other health care professional licensed, accredited, or certified to perform specified health services consistent with state law.

Medically necessary All benefits need to be medically necessary in order for them to be covered benefits. Generally, if your Plan physician provides the service in accord with the terms of this brochure, it will be considered medically necessary. However, some services are reviewed in advance of you receiving them to determine if they are medically necessary. When we review a service to determine if it is medically necessary, a Plan physician will evaluate what would happen to you if you do not receive the service. If not receiving the service would adversely affect your health, it will be considered medically necessary. The services must be a medically appropriate course of treatment for your condition. If they are not medically necessary, we will not cover the services. In case of emergency services, the services that you received will be evaluated to determine if they were medically necessary.

Never event Certain Hospital Acquired Conditions, as defined by Medicare, including things like wrong-site surgeries, transfusion with the wrong blood type, pressure ulcers (bedsores), falls or trauma, and nosocomial infections (hospital-acquired infections) associated with surgeries or catheters, that are directly related to the provision of an inpatient covered service at a Plan provider.

Our allowance Our allowance is the amount we use to determine our payment and your coinsurance for covered services. We determine our allowance as follows:

- For services and items provided by HealthSpan Integrated Care, the applicable charges in the Plan's schedule of HealthSpan Integrated Care charges for services and items provided to Plan members.
- For services and items for which a provider (other than HealthSpan Integrated Care) is compensated on a capitation basis, the charges in the schedule of charges that HealthSpan Integrated Care negotiates with the capitated provider.
- For items obtained at a pharmacy owned and operated by HealthSpan Integrated Care, the amount the pharmacy would charge a Plan member for the item if the Plan member's benefit plan did not cover the item. This amount is an estimate of the cost of acquiring, storing, and dispensing drugs, the direct and indirect costs of providing HealthSpan Integrated Care pharmacy services and items to Plan members, and the pharmacy program's contribution to the net revenue requirements of the Plan.
- For all other services and items, the payments that HealthSpan Integrated Care makes for the services and items or, if HealthSpan Integrated Care subtracts cost-sharing from its payment, the amount HealthSpan Integrated Care would have paid if it did not subtract cost-sharing.

Post-service claims Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.

Pre-service claims Those claims (1) that require precertification, prior approval, or a referral and (2) where failure to obtain precertification, prior approval, or a referral results in a reduction of benefits.

Urgent care claims A claim for medical care or treatment is an urgent care claim if waiting for the regular time limit for non-urgent care claims could have one of the following impacts:

- Waiting could seriously jeopardize your life or health;
- Waiting could seriously jeopardize your ability to regain maximum function; or
- In the opinion of a physician with knowledge of your medical condition, waiting would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

Urgent care claims involve Pre-service claims and not Post-service claims. We will judge whether a claim is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you believe your claim qualifies as an urgent care claim, please contact Customer Relations at 216-621-7100 or 1-800-686-7100. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

Us/We Us and We refer to HealthSpan Integrated Care.

You You refers to the enrollee and each covered family member.

Section 11. Other Federal Programs

Please note, the following programs are not part of your FEHB benefits. They are separate Federal programs that complement your FEHB benefits and can potentially reduce your annual out-of-pocket expenses. These programs are offered independent of the FEHB Program and require you to enroll separately with no government contribution.

Important Information about three Federal programs that compliment the FEHB Program

First, the **Federal Flexible Spending Account Program**, also known as **FSAFEDS**, lets you set aside pre-tax money from your salary to reimburse you for eligible dependent care and/or health care expenses. You pay less in taxes so you save money. Participating employees save an average of about 30% on products and services they routinely pay for out-of-pocket.

Second, the **Federal Employees Dental and Vision Insurance Program (FEDVIP**), provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under FEDVIP you may choose self only, self plus one, or self and family coverage for yourself and any eligible dependents.

Third, the **Federal Long Term Care Insurance Program (FLTCIP)** can help cover long term care costs, which are not covered under the FEHB Program.

The Federal Flexible Spending Account Program – *FSAFEDS*

What is an FSA?

It is an account where you contribute money from your salary **BEFORE** taxes are withheld, then incur eligible expenses and get reimbursed. You pay less in taxes so you save money. **Annuitants are not eligible to enroll.**

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of $250. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is $2,500 per person. The maximum annual election for a dependent care flexible spending account (DCFSA) is $5,000 per household.

- **Health Care FSA (HCFSA)** - Reimburses you for eligible health care expenses (such as copayments, deductibles, insulin, products, **physician prescribed** over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance. FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

  FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan. (Note: This Plan does not currently participate in FSAFEDS paperless reimbursement. You must submit a manual claim to FSAFEDS with supporting documentation for reimbursement.)
- **Limited Expense Health Care FSA (LEX HCFSA)** - Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your tax dependents including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.

- **Dependent Care FSA (DCFSA)** - Reimburses you for eligible **non-medical** day care expenses for your child(ren) under age 13 and/or for any person you claim as a dependent on your Federal Income Tax return who is mentally or physically incapable of self-care. You (and your spouse, if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for a DCFSA.
- If you are a new or newly eligible employee you have 60 days from your hire date to enroll in an HCFSA or LEX HCFSA and/or DCFSA, but you must enroll before October 1. If you are hired or become eligible on or after October 1 you must wait and enroll during the Federal Benefits Open Season held each fall.

Where can I get more information about FSAFEDS?

Visit www.FSAFEDS.com or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337) (TTY 1-800-952-0450), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time.

The Federal Employees Dental and Vision Insurance Program – *FEDVIP*

Important Information

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is separate and different from the FEHB Program. **This Program provides comprehensive dental and vision insurance at competitive group rates with no pre-existing condition limitations for enrollment.**

FEDVIP is available to eligible Federal and Postal Service employees, retirees, and their eligible family members on an enrollee-pay-all basis. Employee premiums are withheld from salary on a pre-tax basis.

Dental Insurance

All dental plans provide a comprehensive range of services, including:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants, and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges, and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with up to a 12-month waiting period. **Beginning in 2014, FEDVIP dental plans adult orthodontia. Review your FEDVIP dental plan's brochure for information on this benefit.**

Vision Insurance

All vision plans provide comprehensive eye examinations and coverage for your choice of either lenses and frames or for contact lenses. Other benefits such as discounts on LASIK surgery may also be available.

Additional Information

You can find a comparison of the plans available and their premiums on the OPM website at www.opm.gov/dental and www.opm.gov/vision. These sites also provide links to each plan's website, where you can view detailed information about benefits and preferred providers.

How do I enroll?

You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call 1-877-888-3337 (TTY 1-877-889-5680).

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

The Federal Long Term Care Insurance Program (FLTCIP) can help pay for the potentially high cost of long term care services, which are not covered by FEHB plans. Long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment such as Alzheimer's disease. For example, long term care can be received in your home from a home health aide, in a nursing home, in an assisted living facility, or in adult day care. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives are eligible to apply. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. For more information, call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557), or visit www.ltcfeds.com.

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Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

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Summary of benefits for the High Option of HealthSpan Integrated Care - 2014

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

High Option Benefits	You pay	Page
Medical services provided by physicians and other health care professionals:		
• Diagnostic and treatment services provided in the office	$20 per office visit	27
Services provided by a hospital:		
• Inpatient	$250 per admission	49
• Outpatient	$50 per outpatient surgery	49
Emergency benefits:		
• In-area	$100 per visit	53
• Out-of-area	$100 per visit	53
Mental health and substance abuse treatment:	Regular cost-sharing	56
Prescription drugs:	$10 per prescription or refill for generic drugs $30 per prescription or refill for brand-name drugs	59
Dental care:	No benefit. See non-FEHB benefits for optional dental plan (see page 65).	62
Vision care:	Refractions; $20 per office visit	27
Special features: Flexible benefits option; 24-hour Care Line; Centers of Excellence; Services for the deaf, hard of hearing or speech impaired; Services from Kaiser Permanente or allied plans**;** Travel benefit		63
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum):	Nothing after $2,000/Self Only or $6,000/ Family enrollment per year. Some costs do not count toward this protection.	22

Summary of benefits for the Standard Option of HealthSpan Integrated Care - 2014

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

Standard Option Benefits	You Pay	Page
Medical services provided by physicians and other health care professionals:		
• Diagnostic and treatment services provided in the office	$30 per primary care office visit $40 per specialty care office visit	27
Services provided by a hospital:		
• Inpatient	$500 per admission	49
• Outpatient	$250 per outpatient surgery	49
Emergency benefits:		
• In-area	$150 per visit	53
• Out-of-area	$150 per visit	53
Mental health and substance abuse treatment:	Regular cost-sharing	56
Prescription drugs:	$15 per prescription or refill for generic drugs $40 per prescription or refill for brand-name drugs	59
Dental care:	No benefit. See non-FEHB benefits for optional dental plan (see page 65).	62
Vision care:	Refractions; $30 per primary care office visit $40 per specialty care office visit	27
Special features: Flexible benefits option; 24 hour care line; Centers of Excellence; Services for the deaf, hard or hearing or speech impaired; Services from Kaiser Permanente or allied plans; Travel benefit		63
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum):	Nothing after $2,000/Self Only or $6,000/Family enrollment per year. Some costs do not count toward this protection.	22

Notes

Notes

2014 Rate Information

For 2014 health premium information, please see:
http://www.opm.gov/healthcare-insurance/indian-tribes/health-insurance/#url=Premiums or contact your tribe's Human Resources department.