



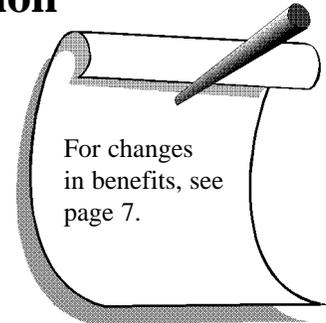
Heart of America HMO

2002

A Health Maintenance Organization

Serving: North Central North Dakota

Enrollment in this Plan is limited. You must live in our geographic service area to enroll. See page 6 for requirements.



Enrollment codes for this Plan:

RU1 Self Only
RU2 Self and Family

Authorized for distribution by the:



United States
Office of Personnel Management
Retirement and Insurance Service
<http://www.opm.gov/insure>



Table of Contents

Introduction	4
Plain Language	4
Inspector General Advisory	4
Section 1. Facts about this HMO plan	5
How we pay providers	5
Your rights	5
Service area	6
Section 2. How we change for 2002.....	7
Program-wide changes	7
Changes to this Plan.....	7
Section 3. How you get care	8
Identification cards	8
Where you get covered care.....	8
• Plan providers	8
• Plan facilities	8
What you must do to get covered care.....	8
• Primary care.....	8
• Specialty care.....	9
• Hospital care	9
Circumstances beyond our control.....	10
Services requiring our prior approval	10
Section 4. Your costs for covered services.....	11
• Copayments	11
• Deductible.....	11
• Coinsurance	11
Your out-of-pocket maximum	11
Section 5. Benefits.....	12
Overview	12
(a) Medical services and supplies provided by physicians and other health care professionals	13
(b) Surgical and anesthesia services provided by physicians and other health care professionals.....	21
(c) Services provided by a hospital or other facility, and ambulance services	24
(d) Emergency services/accidents.....	26
(e) Mental health and substance abuse benefits	28
(f) Prescription drug benefits	30
(g) Dental benefits	32
Section 6. General exclusions – things we don’t cover	33
Section 7. Filing a claim for covered services	34
Section 8. The disputed claims process.....	35

Section 9. Coordinating benefits with other coverage37

 When you have...

- Other health coverage.....37
- Original Medicare.....37
- Medicare managed care39

 TRICARE/Workers’ Compensation/Medicaid.....39

 Other Government agencies40

 When others are responsible for injuries40

Section 10. Definitions of terms we use in this brochure41

Section 11. FEHB facts42

 Coverage information.....42

- No pre-existing condition limitation42
- Where you get information about enrolling in the FEHB Program.....42
- Types of coverage available for you and your family.....42
- When benefits and premiums start43
- Your medical and claims records are confidential43
- When you retire43

 When you lose benefits43

- When FEHB coverage ends43
- Spouse equity coverage43
- Temporary Continuation of Coverage (TCC)43
- Converting to individual coverage44
- Getting a Certificate of Group Health Plan Coverage44

Long term care insurance is coming later in 2002.....45

Index46

Summary of benefits47

RatesBack cover

Introduction

Heart of America HMO
810 South Main
Rugby, ND 58368

This brochure describes the benefits of Heart of America HMO under our contract (CS 2606) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled for 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, 2002, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2002, and are summarized on page 7. Rates are shown at the end of this brochure.

Plain Language

Teams of Government and health plans' staff worked on all FEHB brochures to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" means Heart of America HMO.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the 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.

If you have comments or suggestions about how to improve the structure of this brochure, let us know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail us at fehwebcomments@opm.gov.

Inspector General Advisory

Stop health care fraud! Fraud increases the cost of health care for everyone. If you suspect that a physician, pharmacy, or hospital 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 701-776-5848 or 800-525-5661 and explain the situation.
- If we do not resolve the issue, call **THE HEALTH CARE FRAUD HOTLINE at 202-418-3300** or write to:
The United States Office of Personnel Management, Office of the Inspector General Fraud Hotline, 1900 E Street, NW, Room 6400, Washington, DC 20415.

Penalties for Fraud

Anyone who falsifies a claim to obtain FEHB Program benefits can be prosecuted for fraud. Also, the Inspector General may investigate anyone who uses an ID card if the person tries to obtain services for someone who is not an eligible family member, or is no longer enrolled in the Plan and tries to obtain benefits. Your agency may also take administrative action against you.

Section 1. Facts about this HMO plan

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services.

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 claim forms or pay bills. You only pay the copayments, coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

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.

How we pay providers

We contract with individual 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 copayments or coinsurance.

Your Rights

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

- We are Federally qualified
- We have been in existence for 19 Years
- We are a non-profit organization

If you want more information about us, call 701-776-5848 or 1-800-525-5661, or write to Heart of America HMO, 810 South Main. You may also contact us by fax at 701-776-5425.

Service Area

To enroll in this Plan, you must live in our Service Area. This is where our providers practice. Our service area *is*:

All of Pierce, Rolette, Bottineau, McHenry, Towner, Ward, and Renville counties in North Dakota and the portions of Benson, Wells, Sheridan, McLean, Mountrail, and Burke Counties represented by the following zip codes:

58310	58339	58365	58450	58754	58741	58763	58782
58313	58341	58366	58451	58722	58744	58768	58783
58316	58343	58367	58540	58723	58746	58769	58784
58317	58346	58368	58701	58725	58747	58770	58785
58318	58348	58369	58704	58731	58750	58772	58787
58320	58353	58384	58705	58733	58752	58773	58789
58324	58356	58385	58710	58734	58756	58775	58790
58325	58357	58386	58711	58735	58758	58776	58792
58329	58359	58418	58712	58736	58759	58778	58793
58331	58360	58422	58713	58737	58760	58779	
58332	58362	58423	58716	58739	58761	58781	
58337	58363	58438	58718	58740	58762		

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

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. How we change for 2002

Do not rely on these change descriptions; this page 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.

Program-wide changes

- We removed the requirement that services must be needed to restore functional speech from the speech therapy benefit

Changes to this Plan

- Your share of the non-Postal premium will increase by 0.5 % for Self Only or 7.3 % for Self and Family.
- We now cover certain intestinal transplants (Section 5 (b))

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. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your 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 us at 701-776-5848.

Where you get covered care

- **Plan providers**

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments, and/or coinsurance, and you will not have to file claims.

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 list Plan providers in the provider directory, which we update periodically. All doctors of the Johnson Clinic Professional Corporation and Trinity Medical Group and affiliated clinics are available to HAHMO members. The doctors of the Johnson Clinic, P.C. are available to provide health care from offices located in Leeds, Towner, Maddock, Dunseith and Rugby, North Dakota. The doctors of the Trinity Medical Group are available to provide health care from offices located in Minot, Velva, New Town, Kenmare, Parshall, Westhope, Garrison and Mohall, North Dakota. Your plan doctor will coordinate your health care needs including referrals to specialists when necessary. Services of specialists other than Johnson Clinic and Trinity Medical Group primary care doctors are covered only when there has been a referral by the member’s primary care doctor with the following exception: a woman may see her plan gynecologist for an annual routine examination without a referral.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. Provider directories are available at the time of enrollment or upon request by calling the Heart of America HMO office at 701-776-5848 or 1-800-525-5661.

- **Primary care**

Your primary care physician can be a family practitioner, internist, pediatrician or an OB-GYN. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

• **Specialty care**

Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, a woman may see her plan gynecologist for her annual routine examination without a referral.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will 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 services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
 - terminate our contract with your specialist for other than cause; or
 - 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 in the hospital when your enrollment in our Plan begins, call our customer service department immediately at 701-776-5848 or 1-800-525-5661. If you are new to the FEHB Program, we will arrange for you to receive care.

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; or
- 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 hospital benefit of the hospitalized person; we cover your other non-hospital care.

Circumstances beyond our control

Under certain 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.

Services requiring prior approval

Your physician must get our approval before sending you to a hospital, referring you to a specialist, or recommending follow-up care. Before giving approval, we consider if the service is medically necessary, and if it follows generally accepted medical practice.

Section 4. Your costs for covered services

You must share the cost of some services. You are responsible for:

- **Copayments**

A copayment is a fixed amount of money you pay when you receive services.

Example: When you see your primary care physician you pay a copayment of \$10 per office visit

- **Deductible**

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for those services. Copayments do not count toward any deductible.

We have a \$600 per member calendar year deductible for prescription drugs.

- **Coinsurance**

Coinsurance is the percentage of our negotiated fee that you must pay for your care.

Example: In our Plan, you pay 20% of charges up to a maximum coinsurance of \$500 per year for prosthetic devices that exceed \$25.

Your out-of-pocket maximum for deductibles, coinsurance, and copayments

The copayment and coinsurance maximum is 50% of your annual premium per calendar year. When the copayment and coinsurance maximum applicable to your contract has been fulfilled, copayment and coinsurance will no longer be applied to the following services:

- Emergency room services
- Outpatient hospital services
- Inpatient hospital services
- Outpatient mental health services
- Outpatient chemical dependency services
- Inpatient mental health services
- Inpatient chemical dependency services
- Durable equipment and prosthetic devices
- Referral services provided by non participating providers

Section 5. Benefits — OVERVIEW

(See page 7 for how our benefits changed this year and page 47 for a benefits summary.)

NOTE: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claims forms, claims filing advice, or more information about our benefits, contact us at 701-776-5848 or at 1-800-525-5661.

(a)	Medical services and supplies provided by physicians and other health care professionals	13 – 20
	• Diagnostic and treatment services	• Speech therapy
	• Lab, X-ray, and other diagnostic tests	• Hearing services (testing, treatment, and supplies)
	• Preventive care, adult	• Vision services (testing, treatment, and supplies)
	• Preventive care, children	• Foot care
	• Maternity care	• Orthopedic and prosthetic devices
	• Family planning	• Durable medical equipment (DME)
	• Infertility services	• Home health services
	• Allergy care	• Chiropractic
	• Treatment therapies	• Alternative treatments
	• Physical and occupational therapies	• Educational classes and programs
(b)	Surgical and anesthesia services provided by physicians and other health care professionals.....	21 – 23
	• Surgical procedures	• Oral and maxillofacial surgery
	• Reconstructive surgery	• Organ/tissue transplants
	• Anesthesia	
(c)	Services provided by a hospital or other facility, and ambulance services.....	24 – 25
	• Inpatient hospital	• Extended care benefits/skilled nursing care
	• Outpatient hospital or ambulatory surgical center	facility benefits
	• Ambulance	• Hospice care
(d)	Emergency services/accidents.....	26 – 27
	• Medical emergency	• Ambulance
(e)	Mental health and substance abuse benefits	28 – 29
(f)	Prescription drug benefits	30 – 31
(g)	Dental benefits.....	32
	Summary of benefits.....	47

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

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Here are some important things to 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.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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Benefit Description	You pay After the calendar year deductible...
Diagnostic and treatment services	
Professional services of physicians <ul style="list-style-type: none"> • In physician's office 	\$10 per visit No copayment for visits to a plan specialist.
Professional services of physicians <ul style="list-style-type: none"> • In an urgent care center • During a hospital stay • In a skilled nursing facility • Office medical consultations by a specialist • Second surgical opinion by a specialist 	Nothing
At home - doctor's house call	Nothing

Note: When you receive authorized services from a non-Plan specialist, you pay 20% of charges up to a maximum coinsurance of \$1,000 per year.

Lab, X-ray and other diagnostic tests	You Pay
<p>Laboratory tests, such as:</p> <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine Mammograms • Cat Scans/MRI • Ultrasound • Electrocardiogram and EEG 	Nothing
Preventive care, adult	
<p><i>Routine screenings such as:</i></p> <ul style="list-style-type: none"> • Total Blood Cholesterol - once every three years • Colorectal Cancer Screening, including <ul style="list-style-type: none"> — Fecal occult blood test - yearly after age 50 — Sigmoidoscopy, screening - every five years starting at age 50 <p>Prostate Specific Antigen (PSA test) - one annually for men age 40 and older</p> <p>Routine pap test</p> <p>Note: There is a \$10 copay for an office visit with a pap test.</p> <p>Routine mammogram - covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> • From age 35 through 39, one during this five year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive calendar years 	Nothing
<p><i>Not covered: Physical exams required for obtaining or continuing employment or insurance, or travel.</i></p>	<i>All charges</i>
<p>Routine Immunizations, limited to:</p> <ul style="list-style-type: none"> • Tetanus-diphtheria (Td) booster - once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) • Influenza/Pneumococcal vaccines, annually, age 65 and over 	Nothing

Preventive care, children	You Pay
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics 	Nothing
<ul style="list-style-type: none"> • Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: <ul style="list-style-type: none"> •• Eye exams through age 17 to determine the need for vision correction. •• Ear exams through age 17 to determine the need for hearing correction •• Examinations done on the day of immunizations (up to age 22) 	\$10 per visit
Maternity care	
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see page 25 for other circumstances, such as extended stays for you or your baby. • 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. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b). 	\$10 copay on first prenatal visit only
<i>Not covered: Routine sonograms to determine fetal age, size or sex</i>	<i>All charges</i>

Family planning	You Pay
<p>A broad range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization • Surgically implanted contraceptives (such as Norplant) • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms <p>NOTE: We cover oral contraceptives under the prescription drug benefit.</p> <p>For covered medications and accessories, you pay 50% of charges after a \$600 deductible.</p>	\$10 per visit
<p><i>Not covered: reversal of voluntary surgical sterilization, genetic counseling,</i></p>	<i>All charges.</i>
Infertility services	
<p>Diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> • Artificial insemination: <ul style="list-style-type: none"> •• <i>intrauterine insemination (IUI)</i> 	\$10 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Intracervical insemination (ICI)</i> • <i>Intravaginal insemination (IVI)</i> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> •• <i>in vitro fertilization</i> •• <i>embryo transfer, gamete GIFT and zygote</i> •• <i>zygote transfer</i> • <i>Services and supplies related to excluded ART procedures</i> • <i>Fertility drugs</i> • <i>Cost of donor sperm</i> • <i>Cost of donor egg</i> 	<i>All charges</i>
Allergy care	
<p>Testing and treatment Allergy injection</p>	\$10 per visit
<p>Allergy serum</p>	Nothing
<p><i>Not covered: provocative food testing and sublingual allergy desensitization</i></p>	<i>All charges</i>

Treatment therapies	You Pay
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 23.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Dialysis - Hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy - Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: We cover growth hormone under the prescription drug benefit.</p> <p>Note: - We will only cover GHT when we preauthorize the treatment. Call your plan physician to get a referral for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p>	<p>\$10 per office visit</p>
Physical and occupational therapies	
<ul style="list-style-type: none"> • Up to two consecutive months per condition for the services of each of the following: <ul style="list-style-type: none"> •• qualified physical therapists; •• occupational therapists <p>Note: We only cover therapy to restore bodily function or speech when there has been a total or partial loss of bodily function due to illness or injury.</p> <ul style="list-style-type: none"> • We Cover cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, for up to three (3) sessions per week up to three (3) months. Any sessions beyond three (3) months require authorization by HAHMO Medical Director. • We cover long-term rehabilitative therapy (physical and occupational) after the short-term therapy benefit has been exhausted. Benefits are provided for one supervisory physical therapy visit per month and one supervisory occupational therapy visit per month. 	<p>\$10 per visit</p> <p>Nothing per visit during covered inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>exercise programs</i> 	<p><i>All charges</i></p>
Speech therapy	
<p>. <i>Up to two consecutive months per condition.</i></p> <p>NOTE: We cover speech therapy in all situations where it is medically necessary.</p>	<p>\$10 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>

Hearing services (testing, treatment, and supplies)	You Pay
<ul style="list-style-type: none"> Hearing testing for children through age 17 (see <i>Preventive care, children</i>) 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>all other hearing testing</i> <i>hearing aids, testing and examinations for them</i> 	<i>All charges</i>
Vision services (testing, treatment, and supplies)	
<ul style="list-style-type: none"> Eye exam to determine the need for vision correction for children through age 17 (see <i>Preventive care, children</i>) 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Eyeglasses or contact lenses and, after age 17, examinations for them</i> <i>Eye exercises and orthoptics</i> <i>Radial keratotomy and other refractive surgery</i> 	<i>All charges</i>
Foot care	
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p> <p>See orthopedic and prosthetic devices for information on podiatric shoe inserts.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>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</i> <i>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)</i> 	<i>All charges</i>

Orthopedic and prosthetic devices	You Pay
<ul style="list-style-type: none"> • Artificial limbs, lenses following cataract surgery • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Internal prosthetic devices, such as artificial joints, pacemakers and cochlear implants. Note: See 5(b) for coverage of the surgery to insert the device. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. <p>Note: There is a maximum benefit of \$3,500 per member per calendar year for orthopedic and prosthetic devices and durable equipment combined.</p>	<p>20% coinsurance on items which exceed \$25.00 up to a maximum coinsurance of \$500 per contract per calendar year.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthopedic and corrective shoes</i> • <i>arch supports</i> • <i>foot orthotics</i> • <i>heel pads and heel cups</i> • <i>lumbosacral supports</i> • <i>corsets, trusses, and other supportive devices</i> 	<p><i>All charges</i></p>
Durable medical equipment (DME)	
<p>Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> • hospital beds; • wheelchairs; • crutches; • walkers; • blood glucose monitors; and • insulin pumps <p>Note: There is a maximum benefit of \$3,500 per member per calendar year for orthopedic and prosthetic devices and durable equipment combined.</p>	<p>20% coinsurance on items which exceed \$25.00 up to a maximum coinsurance of \$500 per contract per calendar year.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Motorized wheel chairs</i> 	<p><i>All charges</i></p>

Home health services	You Pay
<ul style="list-style-type: none"> • 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. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>nursing care requested by, or for the convenience of, the patient or the patient's family;</i> • <i>home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative</i> 	<i>All charges</i>
Chiropractic	
<ul style="list-style-type: none"> • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application 	\$10 per visit
Alternative treatments	
<p><i>No benefit for services such as:</i></p> <ul style="list-style-type: none"> • <i>naturopathic services</i> • <i>hypnotherapy</i> • <i>biofeedback</i> • <i>acupuncture</i> 	<i>All charges</i>
Educational classes and programs	
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> • Diabetes self-management which includes: individual instruction by primary care physician, diabetic course up to five days, diabetic camps for children up to age 16 and dietary instruction by a dietician 	\$10 per visit

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

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Here are some important things to 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.
- Be sure to read Section 4, *Your costs 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.)

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Benefit Description	You pay
Surgical procedures	
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedure • Biopsy procedure • Removal of tumors and cysts • Correction of congenital anomalies (see reconstructive surgery) • Surgical treatment of morbid obesity — a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over • Insertion of internal prosthetic devices. See 5(a) - Orthopedic braces and prosthetic devices for device coverage information. 	\$10 per office visit (nothing for hospital visits)
<ul style="list-style-type: none"> • Voluntary sterilization • Treatment of burns 	Nothing
<p><i>Note:</i> When you receive authorized services from a non-Plan specialist, you pay 20% of charges up to a maximum coinsurance of \$1,000 per year.</p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care.</i> 	<i>All charges</i>

Reconstructive surgery	You Pay
<ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> •• the condition produced a major effect on the member’s appearance and •• the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes. 	Nothing
<ul style="list-style-type: none"> • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> •• surgery to produce a symmetrical appearance on the other breast; •• treatment of any physical complications, such as lymphedemas; •• breast prostheses and surgical bras and replacements (see Prosthetic devices) <p>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.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery - any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to sex transformation</i> 	<i>All charges</i>
Oral and maxillofacial surgery	
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • 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 incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> 	<i>All charges.</i>

Organ/tissue transplants	You Pay
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Kidney • Liver • Allogeneic (donor) bone marrow transplants • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin’s lymphoma; advanced non-Hodgkin’s lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors • Intestinal transplants (small intestine) <p>Limited Benefits - Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer is subject to approval by the Plan’s medical director in accordance with the Plan’s protocols.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i> • <i>Implants of artificial organs</i> • <i>Transplants not listed as covered</i> 	<p><i>All charges</i></p>
Anesthesia	
<p>Professional services provided in -</p> <ul style="list-style-type: none"> • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office 	<p>Nothing</p>

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

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Here are some important things to remember 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.
- Be sure to read Section 4, *Your costs 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 covered in Section 5(a) or (b).

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Benefit Description	You pay
Inpatient hospital	
Room and board, such as <ul style="list-style-type: none"> • ward, semiprivate, or intensive care accommodations; • general nursing care; and • meals and special diets. NOTE: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing
Other hospital services and supplies, such as: <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines given in the hospital • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home 	Nothing
Note: When you receive authorized services at a non-Plan facility, you pay 20% of charges up to a maximum coinsurance of \$1,000 per year.	
<i>Not covered:</i> <ul style="list-style-type: none"> • Custodial care • Non-covered facilities • Personal comfort items, such as telephone, television, barber services, guest meals and beds • Private nursing care 	<i>All charges</i>

Outpatient hospital or ambulatory surgical center	You Pay
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines given in the outpatient hospital or ambulatory surgical center • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	Nothing
Extended care benefits/skilled nursing care facility benefits	
<p>Extended care benefit:</p> <p>The Plan provides a comprehensive range of benefits for up to sixty (60) days per calendar year, unless such limitation is waived by the Medical Director, when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. All necessary services are covered, including:</p> <ul style="list-style-type: none"> • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor. 	Nothing
<i>Not covered: custodial care</i>	<i>All charges</i>
Hospice care	
<p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care and family counseling. These services are provided under the care of a plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p>	Nothing
<i>Not covered: Independent nursing, homemaker services</i>	<i>All charges</i>
Ambulance	
<ul style="list-style-type: none"> • Local professional ambulance service when medically appropriate 	Nothing

Section 5 (d) Emergency services/accidents

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Here are some important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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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:

Emergencies within our service area: If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency 911 system or go to the nearest hospital emergency room. There are physicians on call 24 hours a day at our contracted hospitals at Heart of America Medical Center, Rugby, ND at 701-776-5261 or Trinity Hospital in Minot, ND at 701-857-5260. Be sure to tell the emergency room personnel that you are a Plan member so that they can notify the Plan. You or a family member must notify the Plan within 48 hours if medically feasible.

If you need to be hospitalized in a non-Plan facility, the Plan must be notified within 48 hours or on the first working day following your admission unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and a Plan believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability, or significant jeopardy to your condition.

To be covered by this plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Emergencies outside our service area: Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission unless it was not reasonably possible to notify the plan within that time. If a Plan doctor believes that care can better be provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Benefit Description	You pay
Emergency within our service area	
<ul style="list-style-type: none"> • Emergency care at a doctor’s office • Emergency care at an urgent care center 	Nothing
<ul style="list-style-type: none"> • Emergency care at a hospital, including doctors’ services. <p>Note: If emergency results in admission, we waive the copayment.</p>	\$30 per visit
<i>Not covered: Elective care or non-emergency care</i>	<i>All charges</i>
Emergency outside our service area	
<ul style="list-style-type: none"> • Emergency care at a doctor’s office • Emergency care at an urgent care center 	Nothing
<ul style="list-style-type: none"> • Emergency care at a hospital, including doctors’ services. <p>Note: If emergency results in admission, we waive the copayment.</p>	\$30 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Elective care or non-emergency care</i> • <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> • <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> 	<i>All charges</i>
Ambulance	
<p>Professional ambulance service when medically appropriate. We cover air ambulance when medically appropriate.</p> <p>See 5(c) for non-emergency service.</p>	Nothing

Section 5 (e) Mental health and substance abuse benefits

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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.

Here are some important things to keep in mind about these benefits:

- All benefits are subject to the definitions, limitations, and exclusions in this brochure.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

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Benefit Description	You pay
Mental health and substance abuse benefits	
<p>All diagnostic and treatment services recommended by a 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.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illness or conditions.</p>
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management 	<p>Nothing</p>

Mental health and substance abuse benefits - Continued on next page

Mental health and substance abuse benefits <i>(Continued)</i>	You pay
<ul style="list-style-type: none"> • Diagnostic tests 	Nothing
<ul style="list-style-type: none"> • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, residential treatment (under 21 years of age) and full-day hospitalization. 	Nothing
<p><i>Not covered: Services we have not approved.</i></p> <p><i>Note: 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 plan in favor of another.</i></p>	<i>All charges</i>

Preauthorization

To be eligible to receive these benefits you must obtain a treatment plan and follow all the following authorization processes:

Inpatient service and outpatient therapy services must be directed by your primary care physician and approved by the HAHMO Medical Director. Available providers for Mental Health and Substance Abuse Benefits are listed on your Provider Directory that you receive when you enroll or you may call the HAHMO office at 701-776-5848 or 1-800-525-5661 to obtain one.

Section 5 (f) Prescription drug benefits

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Here are some important things to keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: \$600 per member. The calendar year deductible applies to almost all benefits in this Section.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician must write the prescription
- **Where you can obtain them.** You may fill the prescription at any pharmacy. We do not have a network pharmacy.
- **Why use generic drugs.** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- **When you have to file a claim.** See Section seven (7) – Filing a claim for covered services. We cover the following medications and supplies prescribed by a Plan physician:

Benefit Description	You pay After the calendar year deductible...
Covered medications and supplies	
<p>We cover the following medications and supplies prescribed by a Plan physician.</p> <ul style="list-style-type: none"> • Drugs for which a prescription is required by law • Diabetic supplies, including insulin syringes, needles, glucose test tablets and test tape, Benedict's solution or equivalent, glucose monitors and acetone test tablets • Insulin • Disposable needles and syringes for the administration of covered medications • Drugs for sexual dysfunction • Contraceptive drugs and devices for birth control that are FDA approved. <p>Note: We cover intravenous fluids and medication for home use, implantable drugs, and some injectable drugs under Medical and Surgical Benefits.</p>	<p>50% of charges per prescription unit or refill, after you meet your \$600 per member deductible.</p>

Covered medications and supplies (Continued)	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Vitamins and nutritional substances that can be purchased without a prescription</i> • <i>Nonprescription medicines</i> • <i>Medical supplies such as dressings and antiseptics</i> • <i>Drugs to enhance athletic performance</i> • <i>Fertility drugs</i> • <i>Smoking cessation drugs and medication</i> 	<p><i>All Charges</i></p>

Section 5 (g) Dental benefits

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Here are some important things to 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 dentists must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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Accidental injury benefit	You pay
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	Nothing
Dental benefits	

We have no other dental benefits.

Section 6. General exclusions — things we don't cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness or condition.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are 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;
- 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; or
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.

Section 7. Filing a claim for covered services

When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain 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 will only need to file a claim when you receive emergency services from non-plan providers. Sometimes these providers bill us directly. Check with the provider. 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 HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 701-776-5848.

When you must file a claim — such as for out-of-area care — submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name 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;
- A copy of the explanation of benefits, payments, or denial from any primary payer —such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

Submit your claims to: Heart of America HMO
810 South Main
Rugby, ND 58368

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.

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies - including a request for preauthorization:

Step	Description
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| 1 | Ask us in writing to reconsider our initial decision. You must: <ol style="list-style-type: none">Write to us within 6 months from the date of our decision; andSend your request to us at: Heart of America HMO, 810 South Main, Rugby, ND 58368; andInclude a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andInclude copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. |
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| 2 | We have 30 days from the date we receive your request to: <ol style="list-style-type: none">Pay the claim (or arrange for the health care provider to give you the care); orWrite to you and maintain our denial — go to step 4; orAsk you or your medical provider for more information. If we ask your provider, we will send you a copy of our request — go to step 3. |
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| 3 | 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. |
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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.

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| 4 | 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: Office of Personnel Management, Office of Insurance Programs, Contracts Division 3, 1900 E. Street NW, Washington, D.C. 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; and
- Your daytime phone number and the best time to call.

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 provide a copy of your specific written consent with the review request.

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

- 5** 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.
- 6** 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 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

- (a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 701-776-5848 or 1-800-525-5661 and we will expedite our review; or
- (b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You can call OPM's Health Benefits Contracts Division 3 at 202/606-0755 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you are covered or a family member is covered under another group health plan or have automobile insurance that pays medical 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 payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners’ guidelines.

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

When we are the secondary payer, we will determine what the reasonable charge for the benefit should be. After the primary plan pays, we will pay what is left of the reasonable charge up to our regular benefit. We will not pay more than our reasonable charge.

• What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has two 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. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE 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.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have. *{RV 5/12}*

• The Original Medicare Plan

The Original Medicare Plan is available everywhere in the United States. It is the way everyone used to get their 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. Some things are not covered under Original Medicare, like prescription drugs.

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. Your care must continue to be directed by your Primary Care Physician and referrals for specialty care must be approved by the HAHMO Medical Director in order for us to pay our share.

We do not waive any of our copayments when you have original Medicare.

(Primary payer chart begins on next page.)

The following chart illustrates whether Original Medicare or this Plan should be the primary payer 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.

Primary Payer Chart		
A. When either you — or your covered spouse — are age 65 or over and...	Then the primary payer is...	
	Original Medicare	This Plan
1) Are an active employee with the Federal government (including when you or a family member are eligible for Medicare solely because of a disability),		✓
2) Are an annuitant,	✓	
3) Are a reemployed annuitant with the Federal government when... a) The position is excluded from FEHB	✓	
b) Or, the position is not excluded from FEHB Ask your employing office which of these applies to you.		✓
4) 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),	✓	
5) Are enrolled in Part B only, regardless of your employment status,	✓ (for Part B services)	✓ (for other services)
6) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty,	✓ (except for claims related to Workers' Compensation.)	
B. When you – or a covered family member – have Medicare based on end stage renal disease (ESRD) and...		
1) Are within the first 30 months of eligibility to receive Part A benefits solely because of ESRD,		✓
2) Have completed the 30-month ESRD coordination period and are still eligible for Medicare due to ESRD,	✓	
3) Become eligible for Medicare due to ESRD after Medicare became primary for you under another provision,	✓	
C. When you or a covered family member have FEHB and...		
1) Are eligible for Medicare based on disability, a) And are an annuitant	✓	
b) And are an active employee		✓
c) Are a former spouse of an annuitant	✓	
b) Are a former spouse of an active employee		✓

Claims Process

You must tell us if you or a family member is enrolled in Part A or B. Medicare will determine who is responsible for paying for medical services and we will coordinate the payments. On occasion, you may need to file Medicare claim forms.

• Medicare managed care plan

If you are eligible for Medicare, you may choose to enroll in a Medicare managed care plan. These are health care choices (like HMOs) in some areas of the country. In most Medicare managed care plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare managed care plans provide all the benefits that Original Medicare covers. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare managed care plan, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov. If you enroll in a Medicare managed care plan, the following options are available to you:

This Plan and another Plan's Medicare managed care plan: You may enroll in another plan's Medicare managed care plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare managed care plan is primary, even out of the managed care plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments or coinsurance.

Suspended FEHB coverage and a Medicare managed care plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare managed care plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare managed care 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 managed care service area.

• If you do not enroll in Medicare Part A or Part B

If you do not have one or both parts of Medicare, you can still be covered under the FEHB Program. We will not require you to enroll in Medicare Part B and, if you can't get premium-free Part A, we will not ask you to enroll in it.

TRICARE

TRICARE is the health care program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. If both TRICARE and this Plan cover you, we pay first. See your TRICARE Health Benefits Advisor if you have questions about TRICARE coverage.

Workers' Compensation

We do not cover services that:

- you need because of a workplace-related disease 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 eligible care. You must use our providers.

Medicaid

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

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 others are responsible for 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.

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.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 11.
Coinsurance	Coinsurance is the percentage of our reasonable charge that you must pay for your care. See page 11.
Covered services	Care we provide benefits for, as described in this brochure.
Custodial care	Custodial care is care what HAHMO determines is essential to assist the patient in meeting the activities of daily living and is not primarily provided for therapeutic treatment of an illness, disease, injury or condition.
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 page 11.
Experimental or investigational services	<p>A drug, device or medical treatment or procedure is experimental or investigational:</p> <ul style="list-style-type: none">• If the drug or device does not have required Food and Drug Administration (FDA) approval.• If reliable reports (in respected medical and scientific literature) show that the opinion of experts determine that further study is needed to decide how a drug, device or medical treatment or procedure compares with the standard method of treatment or diagnosis.
Group health coverage	Health care coverage that a member is eligible for because of employment by, membership in, or connection with, a particular organization or group that provides payment for hospital, medical, or other health care services or supplies.
Medical necessity	<p>Services, supplies or treatment rendered by a hospital physician, skilled nursing facility, home health agency, or other provider to treat an illness or injury which is:</p> <ul style="list-style-type: none">• Consistent with the symptoms or diagnosis of the condition, disease, ailment or injury;• Appropriate and accepted according to good medical practice standards;• Not primarily for the convenience of the member or the provider of care;• The most appropriate supply or level of service which can safely be provided to a member. When a member receives inpatient care, it further means that the member's medical symptoms or condition could not safely be treated on an outpatient basis.
Plan allowance	<p>Our Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. We determine our allowance as follows:</p> <p>Our payment is based on usual, customary and reasonable charges. Usual, Customary, and Reasonable means the usual charge made by a physician or other supplier of services, medicines or supplies. The charge cannot exceed the general level of charges made by other suppliers within the area in which the charge is incurred for injury or sickness comparable in severity and nature to the injury and sickness being treated.</p>
Us/We	Us and we refer to Heart of America HMO.
You	You refers to the enrollee and each covered family member.

Section 11. FEHB facts

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure. Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans, and other materials you need to make an informed decision about:

- 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;
- When your enrollment ends; and
- 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.

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 unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 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 health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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.

When benefits and premiums start

The benefits in this brochure are effective on 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. 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. We will keep your medical and claims information confidential. Only the following will have access to it:

Your medical and claims records are confidential

- OPM, this Plan, and subcontractors when they administer this contract;
- This Plan, and appropriate third parties, such as other insurance plans and the Office of Workers' Compensation Programs (OWCP), when coordinating benefit payments and subrogating claims;
- Law enforcement officials when investigating and/or prosecuting alleged civil or criminal actions;
- OPM and the General Accounting Office when conducting audits;
- Individuals involved in bona fide medical research or education that does not disclose your identity; or
- OPM, when reviewing a disputed claim or defending litigation about a claim.

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.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage.

• Spouse equity coverage

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. But, you may be eligible for your own FEHB coverage under the spouse equity law. 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 Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices.

• TCC

If you leave Federal service, 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.

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

Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from www.opm.gov/insure.

• **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 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.

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 web site (www.opom.gov/insure/health); refer to the "TCC and HIPAA" frequently asked question. 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 have information about Federal and State agencies you can contact for more information.

Long Term Care Insurance Is Coming Later in 2002!

- Many FEHB enrollees think that their health plan and/or Medicare will cover their long-term care needs. Unfortunately, they are *WRONG!*
- How are YOU planning to pay for the future custodial or chronic care you may need?
- You should consider buying long term care insurance.

The Office of Personnel Management (OPM) will sponsor a high-quality long term care insurance program effective in October 2002. As part of its educational effort, OPM asks you to consider these questions:

What is long term care (LTC) insurance?

- It's insurance to help pay for long term care services you may need if you can't take care of yourself because of an extended illness or injury, or an age-related disease such as Alzheimer's.
- LTC insurance can provide broad, flexible benefits for nursing home care, care in an assisted living facility, care in your home, adult day care, hospice care, and more. *LTC insurance can supplement care provided by family members, reducing the burden you place on them.*

I'm healthy. I won't need long term care. Or, will I?

- Welcome to the club!
- 76% of Americans believe they will never need long term care, but the facts are that about half of them will. And it's not just the old folks. About 40% of people needing long term care are under age 65. They may need chronic care due to a serious accident, a stroke, or developing multiple sclerosis, etc.
- We hope you will never need long term care, but everyone should have a plan just in case. *Many people now consider long term care insurance to be vital to their financial and retirement planning.*

Is long term care expensive?

- Yes, it can be very expensive. A year in a nursing home can exceed \$50,000. Home care for only three 8-hour shifts a week can exceed \$20,000 a year. And that's before inflation!
- Long term care can easily exhaust your savings. *Long term care insurance can protect your savings.*

But won't my FEHB plan, Medicare or Medicaid cover my long term care?

- Not FEHB. Look at the "Not covered" blocks in sections 5(a) and 5(c) of your FEHB brochure. Health plans don't cover custodial care or a stay in an assisted living facility or a continuing need for a home health aide to help you get in and out of bed and with other activities of daily living. Limited stays in skilled nursing facilities can be covered in some circumstances.
- Medicare only covers skilled nursing home care (the highest level of nursing care) after a hospitalization for those who are blind, age 65 or older or fully disabled. It also has a 100 day limit.
- Medicaid covers long term care for those who meet their state's poverty guidelines, but has restrictions on covered services and where they can be received. *Long term care insurance can provide choices of care and preserve your independence. {RV: 7-26}*

When will I get more information on how to apply for this new insurance coverage?

- Employees will get more information from their agencies during the LTC open enrollment period in the late summer/early fall of 2002.
- Retirees will receive information at home.

How can I find out more about the program NOW?

- Our toll-free teleservice center will begin in mid-2002. In the meantime, you can learn more about the program on our web site at www.opm.gov/insure/lc.

Index

Do not rely on this page; it is for your convenience and does not explain your benefit coverage.

Accidental injury.....	32	Eyeglasses	18	Oxygen	19
Allergy tests	16	Family planning	16	Pap test	14
Alternative treatment	20	Fecal occult blood test	14	Physical examination	14
Ambulance	25	General Exclusions	33	Physical therapy	17
Anesthesia	21	Hearing services.....	18	Physician	13
Autologous bone marrow transplant	23	Home health services.....	20	Preventive care, adult.....	14
Biopsies	21	Hospice care.....	25	Preventive care, children	15
Birthing centers.....	15	Home nursing care	20	Prescription drugs	30 – 31
Blood and blood plasma	25	Hospital	9	Preventive services	14 – 15
Breast cancer screening	14	Immunizations	14 – 15	Prior approval.....	10
Casts.....	24 – 25	Infertility.....	16	Prostate cancer screening.....	14
Catastrophic protection.....	47	Inhospital physician care	13	Prosthetic devices.....	19
Changes for 2002.....	7	Inpatient Hospital Benefits	24	Psychologist	28
Chemotherapy	17	Insulin.....	19, 30	Psychotherapy	28
Childbirth	15	Laboratory and pathological services	14	Radiation therapy	17
Cholesterol tests	14	Machine diagnostic tests	14	Rehabilitation therapies	17
Claims	34 – 36	Magnetic Resonance Imagings (MRIs)	14	Renal dialysis	17
Coinsurance.....	11	Mail Order Prescription Drugs	30 – 31	Room and board.....	24
Colorectal cancer screening.....	14	Mammograms	14	Second surgical opinion.....	13
Congenital anomalies.....	21	Maternity Benefits	15	Skilled nursing facility care.....	25
Contraceptive devices and drugs	16	Medicaid.....	39	Smoking cessation	31
Coordination of benefits	37	Medically necessary.....	10	Speech therapy	17
Covered charges.....	47	Medicare.....	37	Splints.....	24
Covered providers.....	8	Members.....	43	Sterilization procedures	16
Crutches.....	19	Mental Conditions/Substance Abuse Benefits	28 – 29	Subrogation	40
Deductible	11	Neurological testing.....	14	Substance abuse.....	28 – 29
Definitions	41 – 42	Newborn care	15	Surgery	21
Dental care	32	Nursery charges	15	• Anesthesia.....	23
Diagnostic services.....	13 – 14	Obstetrical care	15	• Oral	22
Disputed claims review	35 – 36	Occupational therapy	17	• Outpatient	25
Donor expenses (transplants)	23	Office visits	13	• Reconstructive	22
Dressings.....	24	Oral and maxillofacial surgery	22	Syringes.....	30
Durable medical equipment (DME).....	19	Orthopedic devices	19	Temporary continuation of coverage	43
Educational classes and programs	20	Ostomy and catheter supplies	19	Transplants	23
Effective date of enrollment	43	Out-of-pocket expenses	11	Treatment therapies.....	17
Emergency	26 – 27	Outpatient facility care	25	Vision services	18
Experimental or investigational.....	33			Well child care	15

Summary of benefits for the Heart of America HMO - 2002

- 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.
- Below, an asterisk (*) means the item is subject to the \$xx calendar year deductible.

Benefits	You Pay	Page
Medical services provided by physicians: <ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	Office visit copay: \$10 primary care; \$ 0 specialist	13
Services provided by a hospital: <ul style="list-style-type: none"> • Inpatient • Outpatient 	Nothing	24 25
Emergency benefits: <ul style="list-style-type: none"> • In-area • Out-of-area 	\$30 copay for each emergency room visit \$30 copay for each emergency room visit.	27 27
Mental health and substance abuse treatment	Regular cost sharing.	28, 29
Prescription drugs	<i>\$600 deductible and 50% of charges thereafter.</i>	30, 31
Dental Care (Accidental injury benefit only)	No benefit.	32
Vision Care	No benefit.	
Protection against catastrophic costs (your out-of-pocket maximum)	Nothing after you have met the maximum of 50% of your annual premium per calendar year. Some costs do not count toward this protection	11

2002 Rate Information for Heart of America HMO Health Plan

Non-Postal rates apply to most non-Postal enrollees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and special FEHB guides are published for Postal Service Nurses, RI 70-2B; and for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Code	Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	RU1	\$79.63	\$26.54	\$172.53	\$57.51	\$94.23	\$11.94
Self and Family	RU2	\$204.64	\$68.21	\$443.39	\$147.79	\$242.15	\$30.70