UnitedHealthcare of Colorado, Inc.

http://www.myuhc.com/groups/fehbp

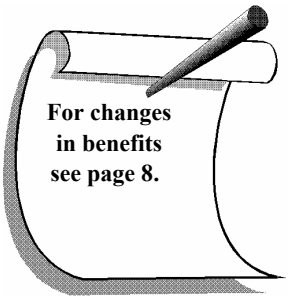
UnitedHealthcare®
A UnitedHealth Group Company

2006

A Health Maintenance Organization (high option)

Serving: *Denver, Colorado*

Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 6 for requirements.



Special notice: This Plan is offered for the first time under the Federal Employees Health Benefits Program during the 2006 Open Season

HMO and POS products
This plan has full accreditation from the NCQA. See the 2006 Guide for more information on accreditation.

Enrollment code for this Plan:
CH1 High Option – Self Only
CH2 High Option – Self and Family

Authorized for distribution by the:

United States
Office of Personnel Management

Center for
Retirement and Insurance Services
http://www.opm.gov/insure

FEHB
Federal Employees
Health Benefits Program

RI73-841

Notice of the United States Office of Personnel Management's Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

By law, the United States Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the Government Accountability Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government health care oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.
- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at www.opm.gov/insure on the Web. You may also call 202-606-0745 and ask for OPM's FEHB Program privacy official for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints
United States Office of Personnel Management
P.O. Box 707
Washington, DC 20004-0707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the United States Department of Health and Human Services.

By law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a new notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

Important Notice from UnitedHealthcare of Colorado, Inc. About Our Prescription Drug Coverage and Medicare

OPM has determined that UnitedHealthcare of Colorado, Inc. prescription drug coverage is, on average, comparable to Medicare Part D prescription drug coverage; thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefits. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and UnitedHealthcare of Colorado, Inc. will coordinate benefits with Medicare.

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

Please be advised

If you lose or drop your FEHB coverage, you will have to pay a higher Part D premium if you go without equivalent prescription drug coverage for a period of 63 days or longer. If you enroll in Medicare Part D at a later date, your premium will increase 1 percent per month for each month you did not have equivalent prescription drug coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what most other people pay. You may also have to wait until the next open enrollment period to enroll in Medicare Part D.

Medicare's Low Income Benefits

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

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

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

Table of Contents

Introduction 3

Plain Language 3

Stop Health Care Fraud! 3

Preventing medical mistakes 4

Section 1 Facts about this HMO plan 6

- General features of our High Option 6
- How we pay providers 6
- Your Rights 6
- Service Area 6

Section 2 We are a new 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 8
  - Hospital care 9
- Circumstances beyond our control 10
- Services requiring our prior approval 10

Section 4 Your cost for covered services 11

- Copayments 11
- Deductible 11
- Coinsurance 11
- Your catastrophic protection out-of-pocket maximum 11
- Carryover 11

Section 5 Benefits

- High Option Benefits 12
- Non-FEHB benefits available to Plan members 40

Section 6 General exclusions – things we don't cover 41

Section 7 Filing a claim for covered services 42

Section 8 The disputed claims process 43

Section 9 Coordinating benefits with other coverage 45

- When you have other health coverage 45
- What is Medicare? 45
  - Should I enroll in Medicare 45
  - The Original Medicare Plan (Part A or Part B) 46
  - Medicare Advantage (Part C) 46
  - Medicare prescription drug coverage (Part D) 46
- TRICARE and CHAMPVA 48
- Workers' Compensation 48
- Medicaid 48
- When other Government agencies are responsible for your care 48
- When others are responsible for injuries 48

Section 10 Definitions of terms we use in this brochure 49

Section 11 FEHB Facts 50

Coverage information 50
- No pre-existing condition limitation 50
- Where you can get information about enrolling in the FEHB Program 50
- Types of coverage available for you and your family 50
- Children's Equity Act 51
- When benefits and premiums start 51
- When you retire 51

When you lose benefits 51
- When FEHB coverage ends 51
- Spouse equity coverage 52
- Temporary Continuation of Coverage (TCC) 52
- Converting to individual coverage 52
- Getting a Certificate of Group Health Plan Coverage 52

Section 12 Two Federal Programs complement FEHB benefits 53

The Federal Flexible Spending Account Program – *FSAFEDS* 53

The Federal Long Term Care Insurance Program 56

Index 57

Summary of benefits for the High Option of the UnitedHealthcare of Colorado, Inc.- 2006 58

2006 Rate Information for-UnitedHealthcare of Colorado, Inc. 59

Introduction

This brochure describes the benefits of UnitedHealthcare of Colorado, Inc. under our contract (CS 2905) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for UnitedHealthcare of Colorado, Inc. administrative offices is:

UnitedHealthcare of Colorado, Inc.
Federal Employees Health Benefits (FEHB) Program
6095 Marshalee Drive, Suite 200
Elkridge, MD 21705

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2006, and changes are summarized on page 7. Rates are shown at the end of this brochure.

Plain Language

All FEHB brochures are written in plain language 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 UnitedHealthcare of Colorado, Inc.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail OPM at fehbwebcomments@opm.gov. You may also write to OPM at the U.S. Office of Personnel Management, Insurance Services Programs, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

Stop Health Care Fraud!

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

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

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

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

  Call the provider and ask for an explanation. There may be an error.

  If the provider does not resolve the matter, call us at 1-877-835-9861 24 hours a day, seven days a week and explain the situation.

  If we do not resolve the issue:

CALL — THE HEALTH CARE FRAUD HOTLINE
202-418-3300

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

- Do not maintain as a family member on your policy:

  Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or

  Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

Preventing medical mistakes

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

1. Ask questions if you have doubts or concerns.

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.
- Take a relative or friend with you to help you ask questions and understand answers.

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

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

3. Get the results of any test or procedure.

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

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

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

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

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

Want more information on patient safety?

► www.ahrq.gov/consumer/pathqpack.htm. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.

► www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.

► www.talkaboutrx.org/index.jsp. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.

► www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.

► www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

► www.quic.gov/report. Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's health care delivery system.

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. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory. We give you a choice of enrollment in a High Option, a Standard Option, a Consumer Driven Health Plan (CDHP), or a High Deductible Health Plan (HDHP).

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 pay only the copayments and coinsurance 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.

General features of our High Option

- This is a Direct Access HMO; you do not have to have referrals for services from your Primary Care Physician (PCP);
- We have a wide service area of participating providers you must use to access care.
- You will not have to routinely file claims for medical services;
- We have a 24 hour Customer Service Department available at 1-877-835-9861

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 Web site (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.

- UnitedHealthcare of Colorado, Inc. has been in existence since 1986
- UnitedHealthcare of Colorado, Inc. is a for-profit organization

If you want more information about us, call 1-877-835-9861 24 hours a day, seven days a week, or write to UnitedHealthcare of Colorado, Inc., Federal Employees Health Benefits (FEHB) Program, 6095 Marshalee Drive, Suite 200, Elkridge, MD 21705. You may also contact us by fax at 410-379-3449 or visit our Web site at www.myuhc.com/groups/fehbp.

Service Area

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

Colorado:

Counties of: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Crowley, Denver, Douglas, El Paso, Jefferson, Larimer, Lincoln, Otero, Park, Pueblo, Teller, and Weld.

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 benefits. 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 We are a new plan

This Plan is new to the FEHB Program. We are being offered for the first time during the 2006 Open Season.

Section 3 How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-877-835-9861 24 hours a day, seven days a week, or write to us at UnitedHealthcare of Colorado, Inc., Federal Employees Health Benefits (FEHB) Program, 6095 Marshalee Drive, Suite 200, Elkridge, MD 21705. You may also request replacement cards through our web site: www.myuhc.com/groups/fehbp.

Where you get covered care

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**

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 credential Plan providers according to national standards.

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site www.myuhc.com/groups/fehbp.

- **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. The list is also on our Web site www.myuhc.com/groups/fehbp .

What you must do to get covered care

You do not need to select a primary care physician and you do not need to get written referrals to see a contracted specialist for medical services. The provider must be participating for services to be covered. You must call Customer Service at 1-877-835-9861 to obtain authorization for services to use mental health/substance abuse benefits. Prior authorization for Prosthetic devices or durable medical equipment is required when the item costs more than $1,000 or for Growth Hormone Therapy (GHT). The plan will provide benefits for covered services only when the services are medically necessary to prevent, diagnose or treat your illness or condition.

- **Primary care**

Your primary care physician (PCP) can be a family practitioner, internist, or pediatrician. Your primary care physician (PCP) will provide most of your health care

- **Specialty care**

You do not need to have a referral to see a participating specialist. If you need the care of a specialist, you may select a specialist from our provider directory, or call your PCP who will assist you in locating an appropriate participating provider. If your current specialist is a Plan provider, you may continue to see that doctor without a written referral unless the provider is a mental health/substance abuse specialist. You must call Customer Service at 1-877-835-9861 to obtain authorization for services to use mental health/substance abuse benefits.

Here are some 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 and 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 program 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 1-877-835-9861 24 hours a day, seven days a week. 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 benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

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 our prior approval

You do not need to have a referral to see a participating specialist. For certain services, however, you or your physician must obtain prior approval from us. We call this review and approval process prior authorization. You or your physician must obtain prior authorization for some services such as, but not limited to the following:

- Mental health and substance abuse benefits. See page 34.
- Orthopedic and prosthetic devices over $1,000. See page 22.
- Durable medical equipment over $1,000. See page 23.
- Growth hormone therapy (GHT). See page 20.

Section 4 Your cost for covered services

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

Copayments

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services.

Example: When you see your primary care physician you pay a copayment of $20 per office visit and when you go in the hospital, you pay $250 per admission.

Deductible

We do not have a deductible.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance doesn't begin until you meet your deductible.

Example: In our Plan, you pay 50% of our allowance for durable medical equipment

Your catastrophic protection out-of-pocket maximum

After your total $2,000 per person or $4,000 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, copayments for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments for these services:

- Orthopedic devices
- Prosthetic devices
- Durable medical equipment
- Medical supplies (excluding diabetic supplies)
- Growth hormones
- Hospital emergency room
- Office visit, emergency room, and urgent care copays
- Pharmacy copays
- Refractive eye exams

Be sure to keep accurate records of your copayments since you are responsible for informing us when you reach the maximum.

Carryover

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

High Option Benefits

Section 5 High Option Benefits Overview 14

Section 5(a) Medical services and supplies provided by physicians and other health care professionals 15

- Diagnostic and treatment services 15
- Lab, X-ray and other diagnostic tests 16
- Preventive care, adult 16
- Preventive care, children 17
- Maternity care 17
- Family planning 18
- Infertility services 19
- Allergy care 19
- Treatment therapies 20
- Physical and occupational therapies 20
- Speech therapy 21
- Hearing services (testing, treatment, and supplies) 21
- Vision services (testing, treatment, and supplies) 21
- Foot care 22
- Orthopedic and prosthetic devices 22
- Durable medical equipment (DME) 23
- Home health services 23
- Chiropractic 23
- Alternative treatments 24
- Educational classes and programs 24

Section 5(b) Surgical and anesthesia services provided by physicians and other health care professionals 25

- Surgical procedures 25
- Reconstructive surgery 26
- Oral and maxillofacial surgery 27
- Organ/tissue transplants 27
- Anesthesia 28

Section 5(c) Services provided by a hospital or other facility, and ambulance services 29

- Inpatient hospital 29
- Outpatient hospital or ambulatory surgical center 30
- Extended care benefits/Skilled nursing care facility benefits 31
- Hospice care 31
- Ambulance 31

Section 5(d) Emergency services/accidents 32

- Emergency within or outside our service area 33
- Ambulance 33

Section 5(e) Mental health and substance abuse benefits 34

- Mental health and substance abuse benefits 34

Section 5(f) Prescription drug benefits 36

- Covered medications and supplies 37

Section 5(g) Special features 38

- Flexible benefits option 38
- Care24 38
- Transplant Centers of Excellence 38
- Cancer Resource Services 38
- Health Pregnancy Program 38
- Health and Wellness Educational Information 38

Section 5(h) Dental benefits 39
Accidental injury benefit 39
Dental benefits 39
Summary of benefits for the High Option of the UnitedHealthcare of Colorado, Inc.- 2006 58

Section 5 High Option Benefits Overview

This Plan offers a High Option. Our benefit package is described in Section 5. Make sure that you review the benefits carefully.

The High Option Section 5 is divided into subsections. Please read the important things you should keep in mind at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filling advice, or more information about High Option benefits, contact us at 1-877-835-9861 24 hours a day, seven days a week, or at our Web site at www.myuhc.com/groups/fehbp.

Our benefit package offers the following unique features:

High Option Benefits	You pay
Medical services provided by physicians:	
Diagnostic and treatment services provided in the office	$20 per visit
Services provided by a hospital:	
● Inpatient	$250 per admission copay
● Outpatient Services ● Outpatient Surgical	Nothing $20 per visit
Emergency benefits:	
● In or out-of-area	$100 per visit
Mental health and substance abuse treatment:	Regular cost sharing
Prescription drugs:	
● Plan retail pharmacy	Tier 1: $10 Tier 2: $30 Tier 3: $50
● Plan mail order for up to a 90-day fill	Tier 1: $25 Tier 2: $75 Tier 3: $125
Dental care:	No benefit.
Vision care:	$20 copayment for eye refraction exam every other year
Special features:	Flexible Benefits Option, Care 24, Transplant Centers of Excellence, Cancer Resource Services, Healthy Pregnancy Program, Health and Wellness Programs

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- **A facility copay applies to services that appear in this section but are performed in a hospital, an ambulatory surgical center or the outpatient department of a hospital. See *Section 5(c) Services provided by a hospital or other facility, and ambulance services* for more information.**
- We have no deductible.
- 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.

Benefit Description	You pay
Diagnostic and treatment services	
Professional services of physicians ● In physician's office ● Office medical consultations ● Second surgical opinion	$20 per office visit
Professional services of physicians ● In an urgent care center ● During a hospital stay ● In a skilled nursing facility	Nothing
At home	Nothing

Diagnostic and treatment services – continued on next page.

Lab, X-ray and other diagnostic tests	You Pay
Tests, such as: ● Blood tests ● Urinalysis ● Non-routine Pap tests ● Pathology ● X-rays ● Non-routine mammograms ● CAT Scans/MRI ● Ultrasound ● Electrocardiogram and EEG	Nothing
Preventive care, adult	
Routine physical every other year which includes: Routine screenings, such as: ● Total Blood Cholesterol ● Colorectal Cancer Screening, including – Fecal occult blood test – Sigmoidoscopy, screening – every five years starting at age 50 – Double contrast barium enema – every five years starting at age 50 – Colonoscopy screening – every ten years starting at age 50	$20 per office visit
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	$20 per office visit
Routine Pap test **Note:** You do not pay a separate copay for a Pap test performed during your routine annual physical; see *Diagnostic and treatment services*, on page 15.	$20 per office visit

Preventive care, adult – continued on next page.

Preventive care, adult *(continued)*	**You pay**
Routine mammogram – covered for women age 35 and older, as follows: ● 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	$20 per office visit
Routine immunizations, such as: ● Tetanus-diphtheria (Td) booster – once every 10 years, ages19 and over (except as provided for under Childhood immunizations) ● Influenza vaccine, annually ● Pneumococcal vaccine, age 65 and older	$20 per office visit
Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges*
Preventive care, children	
● Childhood immunizations recommended by the American Academy of Pediatrics	$20 per office visit
● Well-child care charges for routine examinations, immunizations and care (up to age 22) ● Examinations, such as: – Eye exams through age 17 to determine the need for vision correction – Hearing exams through age 17 to determine the need for hearing correction – Examinations done on the day of immunizations (up to age 22)	$20 per office visit
Maternity care	
Complete maternity (obstetrical) care, such as: ● Prenatal care ● Delivery ● Postnatal care	$20 per office visit for initial visit only

Maternity care –continued on next page.

Maternity care *(continued)*	**You pay**
Note: Here are some things to keep in mind: ● You do not need to precertify your normal delivery; see page 29 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. Surgical benefits, not maternity benefits, apply to a circumcision. ● We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).	$20 per office visit for initial visit only
Not covered: Routine sonograms to determine fetal age, size or sex.	*All charges*
Family planning	
A range of voluntary family planning services, limited to: ● Voluntary sterilization (See Surgical procedures Section 5 (b)) ● Surgically implanted contraceptives ● Injectable contraceptive drugs (such as Depo provera) ● Intrauterine devices (IUDs) ● Diaphragms **Note:** We cover oral contraceptives under the prescription drug benefit.	$20 per office visit
Not covered: ● *Reversal of voluntary surgical sterilization* ● *Genetic counseling.*	*All charges*

Infertility services	**You pay**
Diagnosis and treatment of infertility such as: ● Artificial insemination: – intravaginal insemination (IVI) – intracervical insemination (ICI) – intrauterine insemination (IUI)	$20 per office visit
Not covered: ● *Assisted reproductive technology (ART) procedures, such as:* – *in vitro fertilization* – *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* ● *Services and supplies related to ART procedures* ● *Cost of donor sperm* ● *Cost of donor egg.*	*All charges*
Allergy care	
● Testing and treatment ● Allergy injections	$20 per office visit
Allergy serum	Nothing
Not covered: Provocative food testing and sublingual allergy desensitation.	*All charges*

Treatment therapies	You pay
● Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 27. ● Respiratory and inhalation therapy ● Dialysis – hemodialysis and peritoneal dialysis ● Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy ● Growth hormone therapy (GHT) **Note:** Growth hormone is covered under the prescription drug benefit. **Note:** We only cover GHT when prior authorization is provided for the treatment by your participating provider who notifies the Plan that the GHT is medically necessary. Prior authorization is required for GHT before you begin treatment; otherwise, we will only cover GHT services from the date your provider submits the information. If your provider does not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See *Services requiring our prior approval* in Section 3.	$20 per office visit
Physical and occupational therapies	
Up to two consecutive months per condition per year of visits for the services of each of the following: ● qualified physical therapists and ● occupational therapists **Note:** We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 36 sessions per calendar year. Pulmonary rehabilitation is provided for up to 20 visits per calendar year.	$20 per office visit
Not covered: ● *Long-term rehabilitative therapy* ● *Exercise programs*	*All charges*

Speech therapy	You pay
Up to two consecutive months per condition per calendar year	$20 per office visit
Not covered: Exercise programs	*All charges*
Hearing services (testing, treatment, and supplies)	
● First hearing aid and testing only when necessitated by accidental injury ● Hearing testing for children through age 17, (see *Preventive care, children)*	$20 per office visit
Not covered: ● *All other hearing testing* ● *Hearing aids, testing and examinations for them*	*All charges*
Vision services (testing, treatment, and supplies)	
● One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts) ● Eye refraction exams every other year **Note:** See *Preventive care, children* for eye exams for children.	$20 per office visit
Not covered: ● *Eyeglasses or contact lenses, except as shown above* ● *Eye exercises and orthoptics* ● *Radial keratotomy and other refractive surgery*	*All charges*

Foot care	You pay
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	$20 per office visit
Not covered: ● *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* ● *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*
Orthopedic and prosthetic devices	
● Artificial limbs and eyes; stump hose ● Orthopedic devices such as braces, medical supplies including colostomy supplies, dressings, catheters and related supplies. ● Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy ● Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. ● Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. **Note:** Internal prosthetic devices are paid as hospital benefits; see Section 5(c) for payment information. Insertion of the device is paid as surgery; see Section 5(b) for coverage of the surgery to insert the device. **Note:** Benefits limited to $2,500 per calendar year excluding prosthetic arms and legs. Plan prior authorization required for items that cost $1,000 or more.	Nothing up to $2,500 then 100%
Not covered: ● *Orthopedic and corrective shoes* ● *Arch supports* ● *Foot orthotics* ● *Heel pads and heel cups* ● *Lumbosacral supports* ● *Corsets, trusses, elastic stockings, support hose, and other supportive devices* ● *Prosthetic replacements provided less than 3 years after the last one we covered*	*All charges*

Durable medical equipment (DME)	You pay
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: ● Hospital beds; ● Wheelchairs; ● Crutches; ● Walkers; ● Blood glucose monitors; and ● Insulin pumps. **Note:** Benefits are limited to $2,500 per calendar year. Plan prior authorization is required for items that cost $1,000 or more. Repairs and replacements are covered if needed due to a change in the member's medical condition.	50% of charges up to $2,500 then 100%
Not covered: Motorized wheelchairs.	*All charges*
Home health services	
● 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
Not covered: ● *Nursing care requested by, or for the convenience of, the patient or the patient's family;* ● *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.*	*All charges*
Chiropractic	
● Diagnosis and related services for the manipulation of the spine and extremities to remove nerve interference or its effects. Limited to one treatment per day up to 24 visits per calendar year. **Note:** The interference must be the result of, or related to, distortion, misalignment, or subluxation of, or in, the vertebral column.	$20 per office visit

Alternative treatments	You pay
Acupuncture – by a doctor of medicine or osteopathy for: anesthesia, pain relief	$20 per office visit
Not covered: ● *Naturopathic services* ● *Hypnotherapy* ● *Biofeedback*	*All charges*
Educational classes and programs	
Coverage is limited to: ● Smoking cessation ● Diabetes self management	$20 per office visit

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no deductible.
- 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(a) for charges associated with an office visit and Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).**
- **YOUR PHYSICIAN MUST OBTAIN PRIOR AUTHORIZATION OF SOME SURGICAL PROCEDURES**. Please refer to the prior authorization information shown in Section 3 to be sure which services require prior authorization and identify which surgeries require prior authorization.

Benefit Description	You pay
Surgical procedures	
A comprehensive range of services, such as: ● Operative procedures ● Treatment of fractures, including casting ● Normal pre- and post-operative care by the surgeon ● Correction of amblyopia and strabismus ● Endoscopy procedures ● Biopsy procedures ● Removal of tumors and cysts ● Correction of congenital anomalies (see *Reconstructive surgery*) ● Surgical treatment of morbid obesity – Eligible members must be age 18 or over; and – Individuals must weigh 100 pounds or 100% over his or her normal weight according to current underwriting standards	Nothing for surgery subject to the applicable office visit and facility charge copayments; see sections 5(a) and 5(c)

Surgical procedures - continued on next page.

Surgical procedures *(continued)*	**You pay**
● Insertion of internal prosthetic devices. See 5(a) – *Orthopedic and prosthetic devices* for device coverage information ● Voluntary sterilization (e.g., tubal ligation, vasectomy) ● Treatment of burns **Note:** Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	Nothing for surgery subject to the applicable office visit and facility charge copayments; see sections 5(a) and 5(c)
Not covered: ● *Reversal of voluntary sterilization* ● *Routine treatment of conditions of the foot; see Foot care*	*All charges*
Reconstructive surgery	
● Surgery to correct a functional defect ● Surgery to correct a condition caused by injury or illness if: – The condition produced a major effect on the member's appearance; and – The condition can reasonably be expected to be corrected by such surgery. ● 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; and webbed fingers and toes. ● All stages of breast reconstruction surgery following a mastectomy, such as: – surgery to produce a symmetrical appearance of breasts; – treatment of any physical complications, such as lymphedemas; – breast prostheses and surgical bras and replacements (see *Prosthetic devices*) **Note:** If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	Nothing for surgery subject to the applicable office visit and facility charge copayments; see sections 5(a) and 5(c)
Not covered: ● *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* ● *Surgeries related to sex transformation*	*All charges*

Oral and maxillofacial surgery	You pay
Oral surgical procedures, limited to: ● Reduction of fractures of the jaws or facial bones; ● Surgical correction of cleft lip, cleft palate or severe functional malocclusion; ● Removal of stones from salivary ducts; ● Excision of leukoplakia or malignancies; ● Dental care necessary to release pain in treatment of temporomandibular joint pain dysfunction; ● 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 for surgery subject to the applicable office visit and facility charge copayments; see sections 5(a) and 5(c)
Not covered: ● *Oral implants and transplants* ● *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*
Organ/tissue transplants	
Limited to: ● Cornea ● Heart ● Heart/lung ● Kidney ● Kidney/Pancreas ● Liver ● Lung ● Pancreas ● 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	Nothing for surgery subject to the applicable office visit and facility charge copayments; see sections 5(a) and 5(c)

Organ/tissue transplants – continued on next page.

Organ/tissue transplants *(continued)*	**You pay**
● Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas ● Autologous tandem transplants for testicular tumors and other germ cell tumors ● National Transplant Program (NTP) – United Resource Network (URN) Limited Benefits – Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a National Cancer Institute – or National Institutes of Health-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. **Note:** We cover related medical and hospital expenses of the donor when we cover the recipient.	Nothing for surgery subject to the applicable office visit and facility charge copayments; see sections 5(a) and 5(c)
Not covered: ● *Donor screening tests and donor search expenses, except those performed for the actual donor* ● *Implants of artificial organs* ● *Transplants not listed as covered*	*All charges*
Anesthesia	
Professional services provided in – ● Hospital (inpatient) ● Hospital outpatient department ● Skilled nursing facility ● Ambulatory surgical center ● Office	Nothing

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no deductible.
- 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 in Sections 5(a) or (b).**
- **YOUR PHYSICIAN MUST OBTAIN PRIOR AUTHORIZATION OF SOME HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require prior authorization.

Benefit Description	You pay
Inpatient hospital	
Room and board, such as ● 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.	$250 per admission
Other hospital services and supplies, such as: ● Operating, recovery, maternity, and other treatment rooms ● Prescribed drugs and medicines ● Diagnostic laboratory tests and X-rays ● Dressings, splints, casts, and sterile tray services ● Medical supplies and equipment, including oxygen	Nothing

Inpatient hospital - continued on next page.

Inpatient hospital *(continued)*	**You pay**
● Anesthetics, including nurse anesthetist services ● Take-home items ● Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home	Nothing
Not covered: ● *Custodial care* ● *Non-covered facilities, such as nursing homes, schools* ● *Personal comfort items, such as telephone, television, barber services, guest meals and beds* ● *Private nursing care unless medically necessary*	*All charges*
Outpatient hospital or ambulatory surgical center	
● Operating, recovery, and other treatment rooms ● Prescribed drugs and medicines ● Diagnostic laboratory tests, X-rays, and pathology services ● Administration of blood, blood plasma, and other biologicals ● Pre-surgical testing ● Dressings, casts, and sterile tray services ● Medical supplies, including oxygen ● Anesthetics and anesthesia service **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.	$20 per outpatient surgical facility charge
Not covered: Blood and blood derivatives not replaced by the member	*All charges*

Extended care benefits/Skilled nursing care facility benefits	You pay
● Room and board in a semi-private room ● General nursing ● Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor ● Benefits up to 60 days when full time skilled nursing care is necessary and confinement is medically appropriate.	Nothing
Not covered: Custodial care	*All charges*
Hospice care	
● Inpatient care ● Outpatient care ● Family counseling ● Supportive and palliative care for a terminally ill member is covered in the home or hospice **Note:** Benefits are limited to up to three months per benefit period with a lifetime maximum of three benefit periods. These services are provided under the direction of the Plan doctor who certifies that the patient is in the terminal stages of illness, with the life expectancy of approximately six months.	Nothing
Not covered: Independent nursing, homemaker services	*All charges*
Ambulance	
Non-emergency local professional ambulance service when medically appropriate with a network provider and when ordered or authorized by a Plan doctor.	Nothing

Section 5(d) Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no deductible.
- 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.

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 or outside our service area

If you are in an emergency situation, please call your Primary Care Physician. In extreme emergencies, if you are unable to contact your physician, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan or Primary Care Physician within 48 hours, unless it was not reasonably possible to notify us within that time. It is your responsibility to ensure that the Plan has been timely notified.

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 us within that time. If you are hospitalized in a non-Plan facility and Plan physicians believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full. Plan physician or health care practitioner 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 physicians or health care practitioners must be approved by the Plan or provided by Plan physicians or health care practitioners.

Benefit Description	You pay
Emergency within or outside our service area	
● Emergency care at a doctor's office	$20 per visit
● Emergency care at an urgent care center	$50 per visit
● Emergency care as an outpatient at a hospital, including doctors' services **Note:** We waive the ER copay if you are admitted to the hospital.	$100 per visit
Not covered: ● *Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers* ● *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* ● *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges*
Ambulance	
● Professional ambulance service when medically appropriate. ● Air ambulance service when medically appropriate. **Note:** See Section 5(c) for non-emergency service.	Nothing

Section 5(e) Mental health and substance abuse benefits

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We do not have a deductible.
- **A facility copay applies to services that appear in this section but are performed in a hospital, an ambulatory surgical center or the outpatient department of a hospital. See *Section 5(c) Services provided by a hospital or other facility, and ambulance services* for more information.**
- 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 OBTAIN PRIOR AUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay
Mental health and substance abuse benefits	
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. **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.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$20 per office visit Nothing per outpatient hospital visit
• Diagnostic tests	$20 per office visit Nothing per outpatient hospital visit

Mental health and substance abuse benefits – continued on next page.

Mental health and substance abuse benefits *(continued)*	**You pay**
• Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment	Nothing per outpatient hospital visit $250 per inpatient hospital admission
Not covered: Services we have not approved. ***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.*	*All charges*

Preauthorization	To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following network authorization processes: Call Customer Service 24 hours a day, seven days a week at 1-877-835-9861 to obtain prior authorization before utilizing services or for a list of Plan participating providers.
Limitation	We may limit your benefits if you do not obtain a treatment plan and obtain prior authorization.

Section 5(f) Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart 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.
- We have no deductible.
- Certain medications require your physician to obtain prior authorization to us in order for these to be payable under the Pharmacy Plan. The Pharmacy Plan requires prior authorization for these prescription medications to make sure that they are being prescribed and used according to FDA-approved indications and dosing schedules. If your pharmacist tells you that your prescription medication requires prior authorization, ask your pharmacist or physician to call the Customer Services Department at 1-877-835-9861 for further instructions. You will find valuable information about our Prescription Drug List, as well as information about prior authorization on our website, www.myuhc.com/groups/fehbp.
- 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.

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 a Plan pharmacy, or by mail for maintenance medication. Maintenance medications are those medications anticipated to be required for six months or longer, to treat a chronic condition such as high blood pressure, asthma, or diabetes. To locate the name of a Plan pharmacy near you, call our Customer Services Department at 1-877-835-9861, or visit our website, www.myuhc.com/groups/FEHBP.
- **We use a Prescription Drug List (PDL).** This is a list that identifies those prescription medications that are preferred by the Plan for use. You are covered for all prescription medications written in accordance with FDA guidelines for a particular therapeutic indication whether or not the medication appears on our PDL, except for prescription medications, or classes of medications listed under *"Not Covered"* in this section of the brochure. The PDL consists of three Tiers which contain a mixture of generic and brand name medications. These medications are placed on the PDL based upon safety, efficacy and cost. A team of clinical reviewers, including physicians and pharmacists, determine the placement of medication on a Tier based on clinical, economical and health care value. This team also periodically reviews and modifies the placement of medications on the PDL. The PDL is a tool that can help you identify opportunities to lower your out-of-pocket costs when your doctor prescribes medications for you. Tier 1 is your lowest copayment option. For the lowest out-of-pocket expense, you should always consider Tier 1 medications if you and your physician decide they are appropriate for your treatment. Tier 2 is your middle copayment option. If you are currently taking a medication in Tier 2, ask your physician whether there are Tier 1 alternatives that may be appropriate for your treatment. Tier 3 is your highest copayment option. Sometimes there are alternatives available in Tier 1 or Tier 2. If you are currently taking a medication in Tier 3, ask your physician whether there are Tier 1 or Tier 2 alternatives that may be appropriate for your treatment.
- You will find the most up-to-date Prescription Drug List (PDL) on our website, www.myuhc.com/groups/fehbp. You may also call our Customer Services Department at 1-877-835-9861 and ask for a copy of our Prescription Drug List (PDL).
- **These are the dispensing limitations.** Prescription medications prescribed by a contracted or referral doctor and obtained at a contracted pharmacy will be dispensed for up to a **31-day** supply or **100-unit** supply, whichever is less; **240** milliliters of liquid (8 oz.); **60** grams of ointment, creams, or topical preparation; or one commercially prepared unit (e.g. one in haler, one vial ophthalmic medication or 2 vials of insulin). Plan members called to active military duty (or member in time of national emergency) who need to obtain prescription medications should call our Customer Service Department at 1-877-835-9861 24 hours a day, seven days a week.
- **Why use Tier 1 drugs?** Medications in Tier 1 offer the best health care value and are available at the lowest copayment. Tier 2 medications are available at a higher copayment and Tier 3 medications are available at the highest copayment level. This approach helps to assure access to a wide range of medications and control health care costs for you.

Prescriptions drug benefits begin on the next page

Benefit Description	You pay
Covered medications and supplies	
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: ● Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* ● Insulin with a copayment charge applied every 2 vials ● Disposable needles and syringes for the administration of covered medications ● Drugs for sexual dysfunction ● Oral and Injectable contraceptive drugs **Note:** Intravenous fluids and medications for home use, implantable drugs, and some injectable drugs are covered under *Medical services and supplies Section (5a)* or *Surgical and anesthesia services Section (5b).*	Plan retail pharmacy: Tier 1- $ 10 Tier 2- $ 30 Tier 3- $ 50 Plan mail order pharmacy for up to a 90-day supply: Tier 1- $ 25 Tier 2- $ 75 Tier 3- $ 125 **Note:** If you choose to fill a Tier 2 or Tier 3 drug when there is a Tier 1 alternative available, you will pay the $10 or $25 (Tier 1 copay) plus the difference between the negotiated rate for the medication dispensed and the Tier 1 medication. If the prescribing physician indicates "dispense as written" you will be responsible for the applicable Tier 2 or Tier 3 copay only. You will not have to pay the difference between the negotiated rate for the medication dispensed and the Tier 1 medication.
● Diabetic supplies limited to insulin syringes, needles, glucose test tape, Benedict's solution or equivalents and acetone test tablets. ● Implanted contraceptive drugs and devices such as Norplant	50% of charges
Not covered: ● *Drugs and supplies for cosmetic purposes* ● *Drugs to enhance athletic performance* ● *Fertility drugs* ● *Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies* ● *Vitamins, nutrients and food supplements even if a physician prescribes or administers them* ● *Nonprescription medicines* ● *Medical supplies such as dressings and antiseptics* ● *Appetite suppressants* ● *Drugs available over-the-counter that do not require a Prescription Order or Refill by federal or state law before being dispensed; any Prescription Drug Product that is therapeutically equivalent to an over-the-counter drug; Prescription Drug Products that are comprised of components that are available in over-the-counter form or equivalent.*	*All charges*

Section 5(g) Special features

Feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. For example: ● We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. ● Alternative benefits are subject to our ongoing review. ● By approving an alternative benefit, we cannot guarantee you will get it in the future. ● The decision to offer an alternative is solely ours, and we may withdraw it at any time and resume regular contract benefits. **Note:** Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
Care24	For any of your health concerns, 24 hours a day, 7 days a week, you may call 1-877-835-9861 24 hours a day, seven days a week and talk with a registered nurse with an average of 15 years of experience who will discuss treatment options and answer your health questions. Members may learn self-care for minor illnesses and injuries; understand diagnosed conditions; manage chronic diseases; discover and evaluate possible benefits and risks of various treatment options; learn about specific medications; prepare questions for doctor visits; develop and maintain healthful living habits; and connect with community support groups.
Transplant Centers of Excellence	United Resource Network (URN) provides you access to one of the nation's leading transplant networks, managing more than 10,000 referrals each year. Centers of Excellence are selected through a process of quality measurement and cover all phases of patient health care from evaluation, pre-transplant, transplant, post-transplant and 12-month follow-up health care. Contact URN at 1-877-835-9861 24 hours a day, seven days a week to discuss information about transplants and physicians.
Cancer Resource Services	Cancer is one of the most prevalent conditions in medicine. Cancer Resource Services (CRS) provides unparalleled clinical and economic value in managing complex cancers-providing patients with access to expertise at leading cancer centers throughout the country. Call 1-877-835-9861 24 hours a day, seven days a week, to discuss information about cancer centers and physicians.
Health Pregnancy Program	With our Healthy Pregnancy Program, UnitedHealthcare enrollees receive personal support through all stages of pregnancy and delivery. Some features of the program include a pregnancy assessment to identify special needs, identification of pregnancy risk factors, a 24-hour toll-free phone number to experienced nurses and customized maternity educational materials. To enroll in the Healthy Pregnancy Program, simply call toll-free at 1-877-835-9861 24 hours a day, seven days a week; or visit www.healthy-pregnancy.com.
Health and Wellness Educational Information	You can find healthy living article and general information on www.myuhc.com/groups/fehbp. Health and wellness topic categories include the following and much more: ● Addiction ● Family ● Fitness and Nutrition ● Healthy Aging ● Healthy Pregnancy ● Preventive Medicine ● Relationships

Section 5(h) Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary
- Plan dentists must provide or arrange your care.
- We have no deductible.
- **We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.**
- 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.

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.

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums.

PPO Dental Plan

New for 2006! UnitedHealthcare will be providing a PPO Basic Dental plan to all our Federal members. There is no additional premium for this benefit that includes many restorative procedures as well as comprehensive preventive benefits. Enrollment is automatic when you enroll in UnitedHealthcare's 2006 FEHB health plan. See the 2006 Federal Employees Health Benefits Summary, visit us on the web at www.myuhc.com/groups/fehbp, or contact Customer Service at 1-877-835-9861 for benefit information or to locate providers.

MyRenewell.com

myRenewell[SM] is designed to help you find health and wellness services, discounted products and information-all in one place. It is focused upon subjects like exercise and fitness, diet and nutrition, and personal development, myRenewell[SM] organizes comprehensive information that relates to the five areas of total well-being: Physical, Intellectual, Social, Spiritual and Emotional. It also features several easy-to use, interactive online tools and resources, based on your individual needs and preferences. To access the Total Well-Being Program (myRenewell[SM]) visit www.myuhc.com/groups/fehbp and link to myRenewell.com. Follow the instructions, which you will receive in the mail with your UnitedHealth Wellness ID card.

UnitedHealth Allies

UnitedHealth Allies provides savings of up to 50 percent on many health care services that are not covered by your medical, dental or vision plan. For example: Complementary Care/Alternative Medicine – chiropractic care, acupuncture; Massage therapy and natural medicine; Cosmetic Dentistry – wide range of services, including teeth whitening; Laser Eye Vision Correction – LASIK, Custom LASIK and other procedures; Hearing Services – hearing tests and devices; and Long-Term Care Services – adult day care, assisted living, durable medical equipment, homemaker and personal care services, respite programs, skilled nursing facilities and hospice services

UnitedHealth Allies does not require referrals or claim forms for this discount program. You can explore the dozens of participating discount providers online, or call the Customer Service Department toll-free phone number 1-877-835-9861.

Online Health Improvement Programs

You can choose from a variety of UnitedHealthcare six-week online Health Improvement Programs. They are designed to help you make lifestyle changes at your own pace, and achieve your health objectives in key targeted areas. The core elements of our online Health Improvement Programs are the following: A diet to maximize the joy of eating; An exercise plan that promotes daily activity; and tools and resources that promote better health and well-being

All Health Improvement Programs have been developed based on sound medical and behavioral research, .whether your objective is to lose weight, gain energy or improve your overall health, "Health Assessment" is an online confidential survey that helps assess your overall current state of health. It only takes about 20 minutes to complete. After taking the Health Assessment, you immediately receive a Personalized Report with your results online.

You can then begin taking steps to achieve a healthier lifestyle through using the online Health Improvement Programs based on your Personalized Report's suggested improvement areas. You also have the option to speak with a consultative nurse about your results.

Visit www.myuhc.com/groups/fehbp for details.

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, disease, injury, or condition.**

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

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, coinsurance, or deductible.

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 and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 1-877-835-9861 24 hours a day, seven days a week.

When you must file a claim – such as for services you receive outside the Plan's service area – 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: UnitedHealthcare, P.O. Box 30555, Salt Lake City, UT 84130-0555.

Prescription drugs

Submit your claims to: Medco Health, P.O. Box 2096, Lee's Summit, MO 64063-7096.

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/prior approval. Disagreements between you and the CDHP or HDHP fiduciary regarding the administration of an HSA or HRA are not subject to the disputed claims process.

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at: UnitedHealthcare's, Federal Employees Health Benefits (FEHB) Program Appeals, P.O. Box 30573, Salt Lake City, Utah 84130-0573 ; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	We have 30 days from the date we receive your request to: a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or b) Write to you and maintain our denial – go to step 4; or c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
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. 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.
4	If you do not agree with our decision, you may ask OPM to review it. You must write to OPM within: ● 90 days after the date of our letter upholding our initial decision; or ● 120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or ● 120 days after we asked for additional information. Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group III, 1900 E Street, NW, Washington, DC 20415-0755.

The disputed claims process *(continued)*

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

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

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.

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

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

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

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1-877-835-9861 24 hours a day, seven days a week 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 may call OPM's Health Insurance Group III 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 or a covered family member have coverage under another group health plan or have automobile insurance that pays health care expenses without regard to fault. This is called "double coverage."

When you have double coverage, one plan normally pays its benefits in full as the primary 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 our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (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.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We do offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D. If you have limited savings and a low income, you may be eligible for Medicare's Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

• Should I enroll in Medicare?

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

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

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

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

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

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

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

Claims process when you have the Original Medicare Plan – You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

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

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 1-877-835-9861 24 hours a day, seven days a week or see our Web site at www.myuhc.com/groups/fehbp.

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

- **Medicare Advantage (Part C)**

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

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

This Plan and our Medicare Advantage plan: You may enroll in our Medicare Advantage plan and also remain enrolled in our FEHB plan. In this case, we do not waive any of our copayments or coinsurance for your FEHB plan. For more information on our Medicare Advantage plan, please contact 1-800-504-4848 to see if this program is available in your area.

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

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

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

When we are the primary payer, we process the claim first. If you enroll in Medicare Part D and we are the secondary payer, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

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

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

TRICARE and CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When 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.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 11.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 11.

Covered services

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

Custodial care

Services that are non-health related, such as daily living activities, or services which are health related but do not seek to cure, or services which do not require a trained medical professional. Custodial care that lasts 90 days or more is sometimes known as long term care.

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 11

Experimental or investigational services

UnitedHealthcare of Colorado, Inc. determines "Medical, surgical, diagnostic, psychiatric, substance abuse or other health care technologies, supplies, treatments, diagnostic procedures, drug therapies, or devices to be experimental or investigational when one of the following applied (at the time it makes a determination regarding coverage in a particular case):

- Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service as appropriate for the proposed use;
- Subject to review and approval by any Institutional Review Board for the proposed use;
- The subject of an ongoing clinical trial that meets the definition of a Phase 1, 2, or 3 Clinical Trial set forth in the FDA regulations, regardless of when the trial is actually subject to FDA oversight;

Not demonstrated through the prevailing peer-reviewed medical literature to be safe and effective for treating or diagnosing the condition, illness or diagnosis for which its use is proposed.

Medical necessity

Services which are reasonably necessary in the exercise of good medical practice in accordance with professional standards accepted in the United States for the treatment of an active illness or injury. We determine medical necessity.

Plan allowance

Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance as follows: UnitedHealthcare's Plan allowance is based upon an internally-developed fee schedule. Each CPT, HCPC or ADA procedure code is assigned a regional rate, based on your physician's or health care practitioner's office address. This rate includes your copayment or coinsurance amount. Participating physicians or health care practitioners accept this rate, including your copayment or coinsurance amount, as payment in full.

Us/We

Us and We refer to UnitedHealthcare of Colorado, Inc.

You

You refers to the enrollee and each covered family member.

Section 11 FEHB Facts

Coverage information

- **No pre-existing condition limitation**

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

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

See www.opm.gov/insure/health for enrollment as well as:

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

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

- When you may change your enrollment;
- How you can cover your family members;
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire;
- 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 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.

- **Children's Equity Act**

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

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

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

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

- **When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2006 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2005 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

- **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 (TCC), or a conversion policy (a non-FEHB individual policy.)

- **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. This is the case even when the court has ordered your former spouse to provide health coverage to you. But, you may be eligible for your own FEHB coverage under the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide To Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees,* or other information about your coverage choices. You can also download the guide from OPM's Web site, www.opm.gov/insure.

- **Temporary Continuation of Coverage (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, if you lose your Federal job, if you are a covered dependent child and you turn 22 or marry, etc.

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

Enrolling in TCC. Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal 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. It explains what you have to do to enroll.

- **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 at www.opm.gov/insure/health; refer to the "TCC and HIPAA" frequently asked questions. These highlight HIPAA rules, such as the requirement that Federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and information about Federal and State agencies you can contact for more information.

Section 12 Two Federal Programs complement FEHB benefits

Important information

OPM wants to make sure you are aware of two Federal programs that complement the FEHB Program. First, the **Federal Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** helps cover long term care costs, which are not covered under the FEHB.

The Federal Flexible Spending Account Program – *FSAFEDS*

- **What is an FSA?**

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%.*

There are two types of FSAs offered by FSAFEDS:

Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone you claim on your Federal Income Tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal Income Tax return, even if you don't have self and family health benefits coverage. *Note:* The IRS has a broader definition of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum annual amount that can be allotted for the HCFSA is $5,000. *Note:* The Federal workforce includes a number of employees married to each other. If each spouse/employee is eligible for FEHB coverage, both may enroll for a HCFSA up to the maximum of $5,000 each ($10,000 total). Both are covered under each other's HCFSA. The minimum annual amount is $250.

Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you, and your spouse, if married, can work, look for work, or attend school full-time.
- Qualifying dependents for this account include your dependent children under age 13, or any person of any age whom you claim as a dependent on your Federal Income Tax return and who is mentally or physically incapable of self care.
- The maximum annual amount that can be allotted for the DCFSA is $5,000. The minimum annual amount is $250. *Note:* The IRS limits contributions to a DCFSA. For single taxpayers and taxpayers filing a joint return, the maximum is $5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is $2,500 per year.

- **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the 2006 FEHB Open Season. Even if you enrolled for 2005, you must make a new election to continue participating in 2006. Enrollment is easy!

- Online: visit **www.fsafeds.com** and click on Enroll.
- Telephone: call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, from 9 a.m. until 9 p.m. Eastern Time. TTY: 1-800-952-0450.

What is SHPS?

SHPS is a third-party administrator hired by OPM to manage the FSAFEDS Program. SHPS is responsible for the enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you're not enrolled in FEHB – you can choose to participate in either, or both, of the FSAFEDs accounts. *However, if you enroll in an FSA and enroll in a High Deductible Health Plan (HDHP), you are not eligible for a Health Savings Account (HSA) under your HDHP and will be enrolled in a Health Reimbursement Arrangement (HRA) instead.*

Almost all Federal employees are eligible to enroll for a DCFSA. The only exception is intermittent (also called "when actually employed" [WAE]) employees expected to work fewer than 180 days during the year.

Note: FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers have signed on to participate. Under IRS law, FSAs are not available to annuitants. Also, the U.S. Postal Service and the Judicial Branch, among others, have their own plans with slightly different rules. However, the advantages of having an FSA are the same regardless of the agency for which you work.

- **How much should I contribute to my FSA?**

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits an FSA provides, the IRS requires that you forfeit any money for which you did not incur an eligible expense under your FSA account(s) during the Plan Year. This is known as the "Use-it-or-Lose-it" rule. FSAFEDS has adopted the "grace period" permitted by the IRS. You now have an additional 2 ½ months to incur eligible expenses and reduce any potential forfeitures. In addition, you will have until May 31, following the end of the Plan Year to submit claims for your eligible expenses incurred from January 1 through March 15 of the following year. For example if you enrolled in FSAFEDS for the 2005 Plan Year, you will have from January 1, 2005 until March 15, 2006 to incur eligible expenses and, you may submit claims for those expenses through May 31, 2006.

The FSAFEDS Calculator at www.FSAFEDS.com will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

- **What can my HCFSA pay for?**

Every FEHB plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on page 11 and detailed throughout this brochure. Your HCFSA will reimburse you when those costs are for qualified medical care that you, your spouse and/or your dependents receive that is NOT covered or reimbursed by this FEHB Plan or any other coverage that you have.

Under the High Option of this plan, typical out-of-pocket expenses include: Copayments for office visits, inpatient hospital admission, and copayments for prescription medications.

The IRS governs expenses reimbursable by a HCFSA. See Publication 502 for a comprehensive list of tax-deductible medical expenses. Since Publication 502 is primarily meant to help on preparing your Federal income tax return, there are two important differences to note. ***Note:* While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes. In addition, over-the-counter medicines and products ARE an eligible expense under your HCFSA, and this is not included in Publication 502.** Publication 502 can be found on the IRS Web site at http://www.irs.gov/pub/irs-pdf/p502.pdf. The FSAFEDS Web site also has a comprehensive list of eligible expenses at https://www.FSAFEDS.com/fsafeds/eligibleexpenses.asp. If you do not see your service or expense listed, please call an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (1-877-372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA**

An FSA lets you allot money for eligible expenses ***before*** your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will be less. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

Annual Tax Savings Example	**With FSA**	**Without FSA**
If your taxable income is:	$50,000	$50,000
And you deposit this amount into an FSA:	$2,000	-$0-
Your taxable income is now:	$48,000	$50,000
Subtract Federal & Social Security taxes:	$13,807	$14,383
If you spend after-tax dollars for expenses:	-$0-	$2,000
Your real spendable income is:	$34,193	$33,617
Your tax savings:	**$576**	**-$0-**

Note: This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon the retirement system in which you are enrolled (CSRS or FERS), your state of residence, and your individual tax situation. In this example, the individual received $2,000 in services for $1,424 - a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You *cannot* claim expenses on your Federal Income Tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

Health care expenses

The HCFSA is Federal Income Tax-free from the first dollar. In addition, you may be reimbursed from your HCFSA at any time during the year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal Income Tax return. Using the example shown above, only health care expenses exceeding $3,750 (7.5% of $50,000) would be eligible to be deducted on your Federal Income Tax return. In addition, money set aside through an HCFSA is also exempt from FICA taxes. This exemption is not available on your Federal Income Tax return.

Paperless Reimbursement – This plan does not participate in the FSAFEDS paperless reimbursement program.

Dependent care expenses

The DCFSA generally allows many families to save more than they would with the Federal tax credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit www.FSAFEDS.com and download the Dependent Care Tax Credit Worksheet from the Forms and Literature page to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything to participate in FSAFEDS?**

No. Section 1127 of the National Defense Authorization Act (Public Law 108-136) requires agencies that offer FSAFEDS to employees to cover the administrative fee(s) on behalf of their employees. However, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance during your period of coverage for the Plan Year plus 2 ½ month grace period, resulting in the forfeiture of funds remaining in your account (the IRS "Use-it-or-Lose-it" rule).

- **Contact us**

To learn more or to enroll, please visit the **FSAFEDS Web site** at www.FSAFEDS.com, or contact SHPS directly via email or by phone. FSAFEDS Benefits Counselors are available Monday through Friday, from 9 a.m. until 9 p.m. Eastern Time.

- E-mail: FSAFEDS@shps.net
- Telephone: 1-877-FSAFEDS (1-877-372-3337)
- TTY: 1-800-952-0450

The Federal Long Term Care Insurance Program

- **It's important protection**

Why should you consider applying for coverage under the **Federal Long Term Care Insurance Program** (FLTCIP)?

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** In order to qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.
- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.

- **To request an Information Kit and application**

Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit www.ltcfeds.com.

Index

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

Accidental injury 21, 26, 39
Allogeneic (donor) bone marrow transplant 27
Alternative treatments.....24
Ambulance 29, 31
Anesthesia 5, 24, 25
Autologous bone marrow transplant.....27
Biopsy.....25
Casts 29, 30
Catastrophic protection (out-of-pocket maximum) 58
Catastrophic protection out-of-pocket maximum 40
Changes for 2006 7
Cholesterol tests.....16
Claims.....42, 43, 51, 53
Coinsurance 6, 8, 42, 46, 49, 54
Colorectal cancer screening.....16
Congenital anomalies 25, 26
Contraceptive drugs and devices 18, 37
Covered charges 46
Crutches.....23
Deductible 40, 42, 54
Definitions ... 15, 25, 29, 32, 34, 36, 39, 49, 58
Dental care.....14, 39, 58
Diagnostic services.....14, 15, 29, 34, 58
Donor expenses 28
Dressings 29
Effective date of enrollment 9
Emergency..... 6, 14, 32, 33, 41, 42, 58
Experimental or investigational.....41
Eyeglasses 21
Family planning.....18
Fecal occult blood test 16
Fraud 2, 3, 4
General exclusions 41
Hearing services 21
Home health services.....23
Hospital 4, 5, 6, 8, 9, 14, 22, 23, 25, 26, 28, 29, 30, 33, 35, 39, 42, 46, 48, 58
Immunizations.....6, 17
Infertility 19
Inpatient hospital benefits.....42
Insulin.....37
Magnetic Resonance Imagings (MRIs) ..16
mammograms.....16
Maternity benefits 18
Medicaid.....48
Medically necessary 15, 18, 25, 29, 32, 34, 36, 39, 41
Medicare.....34, 45, 47
  Original 46
Members
  Associate.....59
  Family 50
  Plan 8, 40
Mental Health/Substance Abuse Benefits 34
Newborn care 18
Non-FEHB benefits.....40
Nurse
  Licensed Practical Nurse (LPN).....23
  Nurse Anesthetist (NA).....30
  Registered Nurse.....38
Occupational therapy.....20
Ocular injury 21
Office visits 6
Oral and maxillofacial surgical.....27
Out-of-pocket expenses.....45
Oxygen..... 23, 29, 30
Pap test.....16
Physician 25
Precertification.....44
Prescription drugs 14, 42, 58
Preventive care, adult.....16
Preventive care, children.....17
Preventive services.....6
Prior approval..... 43, 44
Prosthetic devices.....26
Psychologist.....34
Room and board.....29
Second surgical opinion 15
Skilled nursing facility care..... 9, 15, 28
Social worker 34
Speech therapy 21
Splints 29
Subrogation 48
Substance abuse 14, 58
Surgery..... 5, 18, 20, 21, 26
  Anesthesia.....30
  Oral 27
  Outpatient 30
  Reconstructive 25
Syringes 37
Temporary Continuation of Coverage (TCC).....51
Transplants.....28
Vision care 14, 58
Vision services 21
Wheelchairs.....23
Workers Compensation.....48
X-rays..... 16, 29, 30

Summary of benefits for the High Option of the UnitedHealthcare of Colorado, Inc. - 2006

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

High Option Benefits	You pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	Office visit copay: $20	15
Services provided by a hospital:		
• Inpatient	$250 per admission copay	29
• Outpatient Services • Outpatient Surgical	Nothing $20 per visit	30
Emergency benefits:		
• In or out-of-area	$100 per emergency room visit	32
Mental health and substance abuse treatment:	Regular cost sharing	34
Prescription drugs:		36
• Retail pharmacy	Tier 1: $10 Tier 2: $30 Tier 3: $50	
• Plan mail order for up to a 90-day fill	Tier 1: $25 Tier 2: $75 Tier 3: $125	
Dental care:	No benefit.	40
Vision care:	$20 copayment for eye refraction exam every other year	21
Special features:	Flexible Benefits Option, Care 24, Transplant Centers of Excellence, Cancer Resource Services, Healthy Pregnancy Program, Health and Wellness Programs	38
Protection against catastrophic costs (out-of-pocket maximum)**:**	Nothing after $2,000/ Self Only or $4,000 for Self and Family enrollment per year Some costs do not count toward this protection	11

2006 Rate Information for-UnitedHealthcare of Colorado, Inc.

Non-Postal rates apply to most non-Postal employees. 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 a special FEHB guide is published 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.

Type of Enrollment	Enrollment Code	*Non-Postal Premium* Biweekly Government Share	*Non-Postal Premium* Biweekly Your Share	*Non-Postal Premium* Monthly Government Share	*Non-Postal Premium* Monthly Your Share	*Postal Premium* Biweekly USPS Share	*Postal Premium* Biweekly Your Share
Colorado: Denver							
High Option Self Only	**CH1**	**$136.28**	**$45.43**	**$295.28**	**$98.43**	**$161.27**	**$20.44**
High Option Self and Family	**CH2**	**$316.08**	**$110.92**	**$684.84**	**$240.33**	**$373.15**	**$53.85**